Home safe home? That’s not always the case. American homes are the second most common location for serious accidents, right behind automobiles, with young children and the elderly being most at risk. Here are the top five causes of accidents in the home according to the National Safety Council—and ways you can minimize the danger and your liability.

Prevent Falls
The Center for Disease Control and Prevention states that one in three older adults falls each year. To keep your loved ones safe, be sure to remove clutter, bind electrical wires together and make sure there is adequate lighting for pathways. Always secure carpets to the floor, and use non-skid rugs in the bathroom.

Reduce Burn Hazards
To keep children safe, tell your children when you are cooking and create a “no kid zone” around stoves, placing pots and pans on the back burner. Don’t set anything hot within reach, and make sure kids cannot pull on cords for appliances (coffeemakers, slow cookers, etc.). Hot bath water can also be dangerous, so never let young children sit close to the faucets or adjust the water temperature.

Minimize Chance of Drowning
Most drowning and near-drowning incidents happen when a child falls into a pool or is left alone in the bathtub. Always keep a close eye on children, and if you have a pool or hot tub be sure to keep it secure when you’re not around (a 5-foot fence is recommended; check your local ordinances for requirements).

Minimize Risk of Choking
Choking can be a danger for both young children and older adults, who may have trouble chewing. Talk to older friends and family about the increased risk, especially if they live alone. For small children under 3, always keep their play area clear of small objects like coins or toy parts that can be swallowed. Be sure to cut food into small pieces (especially hot dogs). Both children and the elderly should avoid hard candy.

Prevent Poisoning
Poisonprevention.org estimates that over 2 million people call poison control centers each year. To keep children safe, be sure to always lock child safety caps. If you have visitors in the home, remind them to secure medication in purses, luggage, etc. Also, make sure to pre-program the number for poison control in your phone, along with 911.
It’s all about protecting what’s important to you. See how Liberty Mutual Insurance can provide the coverage you need for your home.

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Sources:
http://www.cdc.gov/HomeandRecreationalSafety/Falls/adultfalls.html
http://www.poisonprevention.org