



NEWS RELEASE

For Immediate Release

Contact: Russ Dubisky

Phone: 919-539-1375

Email: russ@insurancefederationnc.com

Halloween safety tips for trick-or-treaters, homeowners, and renters

Raleigh, NC – October 29, 2019 – Whether you plan to go trick-or-treating or host a party this Halloween, there are a number of risks that could potentially make for a truly frightful evening. The following tips can help keep you safe this Halloween, and ease your fears.

“While insurance can provide coverage for many of the potential hazards that Halloween presents, it is best to take reasonable steps towards preventing accidents from happening in the first place,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC).

For Homeowners and Renters

Standard homeowners and renters insurance policies provide coverage for the following:

- **Vandalism** – In the event your home or your personal possessions are damaged by neighborhood tricksters, homeowners and renters insurance policies provide coverage for vandalism and malicious mischief.
- **Fire** – If a jack-o-lantern, or other decoration, goes up in flames and damages your property, your homeowners or renters policy will cover fire-related losses.
- **Injuries/Liability** – Liability insurance provides coverage for injuries sustained by party guests, or trick-or-treaters that occur on your property.

To help prevent accidents in and around the home, the Insurance Information Institute (I.I.I.) suggests:

- **Keep walkways well-lit and free of clutter.** A well-lit home will help visitors see where they are going and help avoid trips and falls. Keep in mind that some guests may be wearing masks that might obstruct their vision.
- **Secure handrails, railings, and steps.** Children can easily fall when mounting the stairs if railings or steps are wobbly or loose. Make sure your railings are secure before guests begin to arrive.

- Use battery-operated bulbs instead of candles in pumpkins. According to The National Fire Protection Association, Halloween decorations are a significant fire hazard. Use battery operated lights in your decorations whenever possible.

For drivers and pedestrians

Auto liability policies provide coverage for injuries and damages to others, but drivers and pedestrians alike, are encouraged to use extra caution and avoid accidents.

Drivers:

- Trick-or-treating hours are typically between 5:30 p.m. and 9:30 p.m. Drivers should slow down and be especially alert in residential neighborhoods during these hours.
- Limit distractions, use your headlights, and take extra time to look for kids at intersections, on medians and on curbs.
- Turn, and enter/exit driveways slowly and carefully.

Pedestrians:

- Use reflective tape, stickers, or vests, or carry a flashlight or glow stick so you will be seen by drivers more easily.
- Use sidewalks whenever possible. If there are no sidewalks, walk facing traffic as far to the left as possible.
- Cross the street at corners, using traffic signals and crosswalks. Walk; don't run, across the street.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.

The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.

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