

LEARNING FROM LOSSES

LOCATION:

City home

CAUSE OF LOSS:

Fire caused by a block heater cord

COST OF LOSS:

\$160,000

DETAILS OF LOSS:

The insured got up in the morning and went into the attached garage to plug in a vehicle so it would be warm before they went to work. About an hour later, when the insured went to get the newspaper, they noticed smoke coming from the garage. They tried to put out the fire with an extinguisher but could not get it out. They called 911. The Fire Department responded but the garage was completely destroyed and the rest of the house suffered major fire, smoke and water damage. It was determined the fire was caused by the block heater cord.

LESSONS LEARNED:

Have your vehicle serviced regularly, including the function of your block heater. Make sure your vehicle extension cords are rated for the amperage of your block heater and are in good condition – no frays, cuts or other damage. Always disconnect cords by hold the plug and do not just pull on the cord.

