

LEARNING FROM LOSSES

LOCATION:

Small town home

CAUSE OF LOSS:

Cooking with oil on the stove top

COST OF LOSS:

\$275,000 (Dwelling: \$150,000; Contents: \$125,000)

DETAILS OF LOSS:

The insured's granddaughter was house sitting while the insured was away. At about 10 p.m. she decided to make a late night snack of chicken strips and put oil in a pan and placed it on the stove to heat up. She went to the living room to watch TV while the oil heated up and forgot about it. One of the dogs she was watching started barking, which made her go to the kitchen to find it on fire. She tried to put the fire out with a towel with no success. She called 911 and left the house.

LESSONS LEARNED:

Never cook with oil on a stove top. If you must cook with oil, use a commercial deep fryer that comes with a lid.

Never leave the kitchen when cooking. If you must leave, turn the stove burner off and move the pot off the burner.

Never use water to extinguish a hot oil fire. This will cause an explosion of flaming oil and lead to serious burns and further spread the fire.

All homes should have working smoke detectors. Test yours regularly.

