



## *Home*

### HOSTING DURING THE HOLIDAYS? PEMCO'S TOP FIVE TIPS TO KEEP YOUR CELEBRATION SAFE

Holiday revelry accounts for a small, but significant uptick in property and liability claims each year. Whether you're inviting family or the whole office gang to your next get-together, you'll want to follow this checklist, drawn from PEMCO's Northwest claims files, to ensure your celebration stays merry and bright:

- 1) **Keep an eye on the spirits.** Underage drinking laws still apply at private family parties. And regardless of the guest list, if someone is injured as a result of overconsumption, a lawsuit may soon follow. If you'll be serving alcohol at your party, check out PEMCO's tip sheet, "[How to prevent friends from driving drunk.](#)"
- 2) **Prevent falls indoors and out.** Slip-and-fall claims spike during the icy winter months, so you'll want to keep a supply of de-icer on hand for steps and walkways. But the holidays boost the risk for other falls, too. Before the guests arrive:
  - **Remove scatter rugs.** They create a stumbling risk, particularly for elderly people, and they're prone to catch on high heels.
  - **Rope off outdoor dangers.** If Cousin Jennie steps outside for a smoke after dark, don't let her stumble into your fish pond or fall off a rail-less deck.
- 3) **Make sure "killer food" is just an expression.** Turn off the stove before greeting guests at the door. Unattended cooking is the No. 1 cause of house fires nationwide. Also, no one is used to cooking in party finery so, when you're tending the stove, don't forget to roll up billowing sleeves and slip off your scarf to avoid igniting them.

*(continued)*

PEMCO MUTUAL INSURANCE CO.  
325 EASTLAKE AVENUE EAST  
SEATTLE, WASHINGTON 98109

1-800-GO-PEMCO  
(1-800-467-3626)  
[pemco.com](http://pemco.com)



- 4) **Make it a kid-safe celebration.** If you don't already have a toddler in the house, chances are your home is far from kid-proof:
- **Get on your knees.** What could you reach from a kid's eye view: cleaners? Matches? Medicines? Aunt Mabel's antique crystal collection? If in doubt, lock it up or put it out of reach. Ditto for glass Christmas tree ornaments and decorations that kids could swallow.
  - **Block off woodstoves or fireplaces.** In just 10 to 15 minutes, the glass front of some gas fireplace models can reach temperatures up to 500 degrees Fahrenheit – the same as your oven when it's set to "broil." That's hot enough to produce a third-degree burn in just one second if a curious toddler touches or falls against the glass.
- 5) **Give Fido the night off.** Rattled by a houseful of noisy guests, any dog can nip – or worse. To avoid starting the New Year with a dog-bite liability claim, consider treating your pet to a night at a doggy spa (they're not just kennels, anymore!) or ask a dog-loving neighbor to pet-sit until the festivities are over.