

# Fire Sense

A smart way to prevent, detect  
and escape home fires.



# Table of contents

---

|                                                                                |           |
|--------------------------------------------------------------------------------|-----------|
| <b>Fire sense: A smart way to prevent, detect, and escape home fires .....</b> | <b>3</b>  |
| <b>The power of fire. ....</b>                                                 | <b>4</b>  |
| <b>Fire causes and prevention .....</b>                                        | <b>6</b>  |
| Cooking - a watched pot never burns. ....                                      | 6         |
| Smoking - kick this fire risk. ....                                            | 9         |
| Furnishings – in the hot seat .....                                            | 10        |
| Electrical – live wire fire risks .....                                        | 12        |
| Beat the home heating fire risk. ....                                          | 14        |
| Candles - shedding light on a growing fire hazard .....                        | 14        |
| <b>Detect, escape and survive. ....</b>                                        | <b>16</b> |
| Smoke alarms – the sound for safety .....                                      | 16        |
| Understand everyone’s risks and abilities. ....                                | 17        |
| Plan for a safe escape .....                                                   | 18        |
| When it’s not a drill. ....                                                    | 21        |
| If clothing catches fire .....                                                 | 21        |
| Fire extinguishers – fight fire only if you know how .....                     | 21        |
| Sprinklers offer extra protection .....                                        | 22        |
| <b>Personal risk fire assessment .....</b>                                     | <b>24</b> |
| <b>Additional resources for fire safety information. ....</b>                  | <b>28</b> |



# Home fires happen every 89 seconds, destroying homes and disrupting lives.

**“I’ll never forget the sight as I was coming down the stairs. It was such a huge flame. The kitchen area was directly below our bedroom, so if we had fallen asleep, I think the house would have been gone. I still think about it a lot. It hasn’t left my mind.”**

*– Survivor whose house was damaged by a fire that started in the dishwasher.*

**Home.** It’s the place where you expect to feel safe. But more injuries and deaths from fire occur in the home than in any other place. Nearly 79 percent of fire fatalities and 77 percent of fire injuries occur in the home.<sup>1</sup> Yet most Americans underestimate the danger of fire and overestimate their ability to protect themselves and their families.

Now you have a smart way to prevent, detect and escape home fires with *Fire Sense*® – a home fire safety guide developed by The Hartford’s team of gerontologists. This guide will help you understand the dangers of fire and assess the fire risks facing you, your family and your home. You’ll also learn ways to help you escape and survive should a fire occur.

To develop this guide, we consulted fire safety experts and talked with people who have faced home fires and escaped, or whose loved ones did not escape in time. With *Fire Sense*, they will share some of their experiences and you will learn how to protect yourself and those you care about from the dangers of fire.

# The power of fire

**Fire is sinister. It can start in an instant and consume your entire home in just minutes. It takes lives, injures people, destroys homes and steals precious possessions. Countrywide, home fire injuries occur every 46 minutes and a home fire death every 180 minutes.<sup>1</sup>**

In 2023, the average number of people in the United States who died in a fire was 3,670 and the approximate number of those injured in a fire was 13,350.<sup>2</sup> Nearly all of these fires were preventable. Fire can harm all of us. However, adults 65 and older are affected most by its power and account for a disproportionate number of U.S. home fire deaths. Older adults ages 65-74 have a 2.3 times the risk of dying in a fire, and within a 10-year period from 2013 to 2022, the fire death rate trend for older adults ages 65 and over increased 23%.<sup>3</sup>

To keep your family safe, you need to understand how home fires start, how they burn, and how they can harm you. Only then will you be able to protect yourself, your family, and your home.

Fire requires heat, fuel, and oxygen, both to ignite and to continue burning. Some heat sources in the home that can start a fire include a hot stove burner, a spark from a worn electrical wire, and a burning cigarette. Almost any material in the home can be fuel: furniture, draperies, food, clothing, clutter, and more. Oxygen, which is present in the air, also fuels the fire. As a fire burns, its heat spreads to nearby objects, making it even easier for them to start burning, too. The bigger the fire gets, the more quickly it spreads. That's why in less than 30 seconds a small flame can get completely out of control and turn into a major blaze.

People don't realize how quickly a fire grows. They overestimate their ability to extinguish it and underestimate the amount of time they need to escape.

**The best way to survive a fire in your home is to get out and stay out.**

<sup>1</sup> <https://www.nfpa.org/education-and-research/research/nfpa-research/fire-statistical-reports/fire-loss-in-the-united-states>

<sup>2</sup> <https://www.nfpa.org/education-and-research/research/nfpa-research/fire-statistical-reports/fire-loss-in-the-united-states>

<sup>3</sup> <https://www.usfa.fema.gov/statistics/deaths-injuries/older-adults.html>



**“The minute he opened the front door and went out, it went ‘poof’ and flames spread throughout the whole house, not just the room where the fire started. I would say five minutes more, he probably would not have gotten out of there. Unless you’ve been through it, you don’t have a sense of how quickly it happens.”**

*– Parent of child who escaped a candle fire that destroyed their home.*

## Fire creates poisonous smoke

---

Smoke's poisonous gases spread quickly from where the fire begins, and can overwhelm you long before you see any flames. Smoke contains carbon dioxide, which makes it hard for you to breathe, and causes you to inhale more of the poisonous smoke in an effort to get air. Smoke also contains carbon monoxide, which causes confusion and disorientation and slows your reaction time, making escape more difficult. More than a third of home fire victims die primarily from smoke inhalation; about half die from the combined effects of burns and smoke.

## Fire creates intense heat

---

During the first few minutes of a home fire, room temperature can reach 100° F at floor level and 600° F at eye level. This intense heat can melt clothing onto skin and cause severe burns to the body. Burns are a factor in 6 of 10 home fire deaths. Breathing this superheated air causes rapid, severe lung damage. And unconsciousness follows in just minutes.

In five minutes, the room temperature can reach 1100° F, which is hot enough to ignite every combustible object in the room simultaneously. This is called flashover, and conditions in a burning home deteriorate rapidly after it occurs, making survival unlikely.

**“I studied in Spain and took many pictures of 16 different cities. Those pictures burned, too. History, artifacts...treasures of a lifetime. This trauma was very deep and emotional.”**

*– Person who lost his 20-year collection of historical artifacts in a shed fire.*

## Fire creates emotional trauma

---

In addition to the obvious physical dangers to people and property, fire takes a tremendous emotional toll on people and their families. Losing one's home, treasured possessions and photographs is traumatic. It is impossible to replace the belongings collected throughout a lifetime or handed down for generations.

Rebuilding and recovery can be overwhelming. Under normal circumstances, cataloging every item in your home would be a daunting task, even if you had the items right in front of you. But fire victims must remember and record everything they own, while coming to terms with the tragedy.

Fire victims also must work through the hundreds of decisions involved in rebuilding their homes and replacing their possessions.

As one fire survivor explains,

**“The only thing left standing was the floor and the outside walls. It's the most horrendous thing to walk into a building after a fire. Everything is gone. And you think to yourself, ‘How am I going to do this? How am I going to replace all this stuff?’”**

*– Survivor who lost her home to a fire that began in the middle of the night.*



## Home fire causes and prevention

A home contains many fire hazards, including some you may not be aware of. Most fires do not start spontaneously, but are the result of our unintentional actions or oversights. Most home fires occur in situations that we can control, such as cooking, smoking, using heating and electrical equipment, and other common activities. To reduce the risk of fire, it's important to understand these potential fire hazards and know what steps you can take to stay safe.

When you assess the fire dangers in your home and plan for fire safety, carefully review the products you use and the tasks you perform each day. Take time to inspect the products in your home that might not have the latest in fire-safe features, including heaters, kitchen appliances, and furnishings. Check cords, plugs, and switches for wear. Clear away dust and debris that could catch fire. When possible, replace older products with new, safer ones, and discard or repair older items that might increase your fire risk. Register new appliances with the manufacturers, to ensure notification in the event of a safety recall.

Though the number of home fires since 1980 has decreased, the numbers of fire injuries and deaths have remained consistent.<sup>1</sup> This is due in part to changes in our homes, such as larger open spaces where fire can spread, more appliances and electronic devices, and new building materials and methods that contribute to the fire danger.

Find out how likely you are to have a fire in your home by completing the *Personal Fire Risk Assessment* on page 24.

### Cooking – a watched pot never burns

---

Cooking is the leading cause of home fires and fire injuries.<sup>2</sup> Most cooking fires are caused by people's behavior, not appliance failures. Most of these fires happen when people leave food cooking unattended on the stovetop. Other common mistakes include leaving burners or ovens on after cooking, leaving combustibles such as pot holders or food wrappers too close to heat sources, and wearing loose-fitting clothing near hot burners.

Older adults are at a higher risk of dying in fires. The U.S. Fire Administration reports that adults aged 65 and older have a significantly higher relative risk of dying in a fire compared to the general population.<sup>3</sup>

Fortunately, you can reduce the risk of cooking fires with these simple precautions.

<sup>1</sup> <https://www.nfpa.org/education-and-research/research/nfpa-research/fire-statistical-reports/home-structure-fires>; dated 9/23

<sup>2</sup> <https://www.nfpa.org/en/education-and-research/Research/NFPA-Research/Fire-Statistical-reports/Home-Cooking-Fires>; Dated 9/2023

<sup>3</sup> <https://www.usfa.fema.gov/statistics/deaths-injuries/older-adults.html>

## Stove and oven safety

---

- Keep an eye on all food being heated. When frying, boiling, or broiling, stay in the kitchen to watch the food; if you must leave the kitchen, turn off the stove. When baking, simmering, or roasting, stay nearby and check on the food often. Use a portable timer.
- Wear short or tight-fitting sleeves when cooking, and avoid reaching over burners or hot surfaces.
- When using an electric stove, use a burner that is the right size for the pan. Using a burner that is too large can cause the pan and its contents to heat too quickly, which can lead to boil-overs, scorching, and burning.
- When using a gas stove, keep the flame entirely under the pan. A flame that surrounds the pan can cause a boil-over or easily ignite a loose-fitting sleeve.
- Keep pot holders, wooden or plastic utensils, wrappers, and other combustible items away from the stovetop.
- Keep the stovetop, oven, and range hood free of grease and spills that can catch fire. Clean up spills as soon as they occur.
- Create a kid-free, pet-free zone of at least three feet around the stove, and supervise older children when they cook.
- Do not cook while overtired or when under the influence of alcohol or medications that can slow your reflexes or make you drowsy.
- Be extra careful on holidays, when the risk of cooking fires is very high.
- Check the kitchen after you finish cooking, to be sure that the oven, burners, and other appliances are off.

---

**“I left a pot of cooking oil on the stove. I can’t sit still so I thought, ‘That oil isn’t going to get hot right now; I can do something else.’ The smoke alarm went off. There were flames on the pot, and I picked it up. I was trying to go outside. When I realized I was on fire, I stopped everything and went out to roll in the grass. These burns are bad enough that I will never leave when I’m cooking. This is going to be with me for a long time. I can’t ever leave cooking food again.”**

*– Fire survivor who suffered extensive burns while heating oil on the stove.*

---



## Prevent grease fires

Grease fires account for half of all home cooking fires that start in the food. Take extra care when frying, deep-frying, or cooking with oils, lard, butter, or other grease products.

When cooking with grease or oil:

- Keep the pan lid nearby.
- Heat oil or grease slowly, and add food items gently to prevent spatters that can cause burns and fires.
- Stay near the stove and keep an eye on the pan. If it smokes, turn off the burner and carefully remove the pan from the heat. Smoke is a sign that the oil is too hot.

If a grease fire occurs:

- Put the lid on the pan, or toss baking soda on the flames.
- Turn off the heat.

- Do not try to move the pan; leave it to cool completely.
- If you can't put the fire out quickly and safely, leave the house and call 911.

Using a traditional fire extinguisher or water to put out a grease fire in a pan could cause the hot oil to splatter, spreading the fire instead of extinguishing it. However, some newer fire extinguishers specially designed to put out cooking fires use a low-pressure, high-volume spray to smother the flames.

When shopping for kitchen appliances, buy new products, because used products do not meet current standards. Look for appliances with fire-safety features. All electric coil ranges manufactured since 2018 are designed to meet the new UL 858 standard to prevent the ignition of cooking oils. Ask your appliance dealer about a retrofit for your range.

## Smoking – kick this fire risk

---

More people die in fires started by smoking materials than in other types of home fires.<sup>1</sup> Nearly all of these fires start when lighted tobacco products, most often cigarettes, are improperly discarded or abandoned and ignite mattresses, bedding, upholstered furniture, trash, and other combustible items. Most victims were asleep, slowed by alcohol or medication, or challenged by physical, sensory or cognitive problems, making escape more difficult.

Fires caused by smoking are particularly deadly because the materials that catch fire are often very close to the smoker: mattresses or bedding, upholstered furniture, clothing, and medical oxygen equipment. The close proximity of the fire reduces the person's ability to extinguish or escape a fire before being overcome by smoke and flames. As people age, their risk of injury or death in home fires caused by smoking rises.

Matches and lighters in the home are attractive to children and that makes them a special fire risk. Of all the home fires caused by child play, 7 in 10 are caused by young people playing with matches or lighters. These fires also cause the most fire deaths in children under the age of five.<sup>2</sup> In most cases, these children were playing with matches or lighters alone in a bedroom.

Adopt these *Fire Sense* behaviors to minimize the risk of fires caused by smoking materials, matches and lighters, and help protect everyone in your house:

- If you smoke, consider quitting. Your smoking puts everyone in the house at risk, not just you.
- Refrain from smoking in your home and do not allow others to smoke in your home. Smoke outside, and have an appropriate container for disposing of smoking materials.

- Never smoke in bed, when sleepy, or when you have used medications or alcohol that could make you drowsy.
- If any person in your household uses medical oxygen, never allow smoking in the home.
- Use large, heavy, non-tip ashtrays.
- Extinguish smoking materials thoroughly to prevent butts and ashes from igniting other materials. Douse smoking materials under water.
- Use child-resistant lighters, and keep matches and lighters out of the reach of children.

**“When I noticed the fire, I yelled out to her. I wouldn’t allow her to smoke in the house, so she must have been smoking on the porch. I kept calling and she didn’t answer. Immediately after I called 911, the lights went out and I had to grope my way. But it didn’t help her any ...”**

*– Fire survivor who lost a loved one and his home in a fire started by a lit cigarette.*

<sup>1</sup> <https://www.consumeraffairs.com/homeowners/how-many-house-fires-occur-each-year.html#house-fire-statistics>

<sup>2</sup> [https://www.redcross.org/content/dam/redcross/atg/PDF\\_s/Preparedness\\_\\_\\_Disaster\\_Recovery/Disaster\\_Preparedness/Home\\_Fire/FireChildrenFactSheet.pdf](https://www.redcross.org/content/dam/redcross/atg/PDF_s/Preparedness___Disaster_Recovery/Disaster_Preparedness/Home_Fire/FireChildrenFactSheet.pdf)

## Furnishings – in the hot seat

Upholstered furnishings may be one of the greatest fire hazards in your home. Upholstered seating and mattresses contain foams and fillers that burn quickly, release tremendous heat, produce toxic gases, and consume oxygen rapidly. Fires that start in furnishings cause a disproportionately high number of deaths and injuries.

Careless smoking is the leading cause of fatal fires involving upholstered furniture. These fires also happen when heat sources - electrical cords and appliances, heating equipment, ashes and embers, and candles - are too close to furnishings.

### Select safe furnishings and mattresses

Most consumers don't know how easily their furnishings and mattresses can burn. Although foam manufacturers provide warning labels about the hazards of burning foam, these warnings don't always reach a consumer buying new furniture. When shopping for upholstered furniture, choose products that are specifically designed to be fire-resistant.

Avoid buying older or used furniture that may not meet new fire safety standards. When buying new or reupholstered furniture, look for items that have any of these guidance labels:

- **“Make Life Safer” from the Upholstered Furniture Action Council (UFAC).** Manufacturers complying with the UFAC voluntary standard use foam and fabrics that are more resistant to ignition from smoldering cigarettes. This furniture is available countrywide.
- **“Complies with U.S. CPSC requirements for upholstered furniture flammability” from the U.S. Consumer Product Safety Commission (CPSC).** This new standard incorporates California standard TB-117-2013, in effect making it a national standard. Furniture that bears the CAL 117 label meets these requirements.



**“I got to the living room, and it was all in flames. So I grabbed water and put it on the couch, but I shouldn’t have stayed. The fire spread so fast. I called 911 and got out of the house. By that time, the whole living room was engulfed.”**

*– Fire survivor*

The Consumer Product Safety Commission's standard to reduce the flammability of mattresses (16 CFR 1633) has been in effect since 2007 and applies to all manufactured, imported, or renovated mattresses. (The CPSC standard supersedes and exceeds California's Technical Bulletin 603.)

- Replace any mattresses in your home that were manufactured before 2007, unless the label shows that they comply with Cal TB 603.
- When purchasing a new mattress, check the label for certification that it meets with the CPSC standard.

While upholstered furnishings that comply with these standards will still burn, they are slower to ignite, burn more slowly and with smaller flames, emit less toxic smoke, and reduce the risk of flashover. They are safer than older furniture and thus offer better protection for you and your family.

### **Smoking and upholstered furniture and mattresses**

Follow these safety steps to reduce the risk of upholstered furniture or mattress fires:

- Never smoke in bed.
- Do not smoke when drowsy, intoxicated, or medicated.
- When lighting smoking materials, be sure that sparks do not land on the seating.
- Use large, deep ashtrays. Place the ashtray on a non-tip surface, never on a sofa or chair.
- Check under cushions and in crevices for discarded cigarettes, ashes or matches when a person has smoked in the room.
- Replace older mattresses and upholstered furniture.

### **Keep heat sources at a distance**

- Leave at least three feet of space between furniture and space heaters, fireplaces, and wood stoves.
- Keep electrical cords, lamps, and appliances away from upholstered furniture and mattresses.
- Keep open flames, such as candles, away from upholstered furniture, draperies, and lampshades.

## Electrical – live wire fire risks

Electricity powers our lives. As long as the electrical system in your home is adequate for the task and properly maintained, your risk of electrical fire is low. But improper use, mechanical failure, or worn-out or overloaded wires, plugs, and circuits cause hot spots that can start a fire.

Each year, home fires caused by electrical failure or malfunction cause more than \$1 billion in property damage, making these the costliest of home fires. And electrical fires account for nearly one in five home fire deaths each year.<sup>1</sup>

The chief causes of home electrical fires are:

- Incorrectly installed wiring, outlets, or switches.
- Overloaded circuits and extension cords.
- Use of improper plugs, switches, or outlets for the intended use.
- Misuse and poor maintenance of lamps and appliances.
- Broken, frayed, and worn wiring, switches, and appliances.

The threat is particularly great in homes built prior to the 1950s, when the electrical wiring didn't always meet today's safety standards. Older homes may not have enough electrical capacity or outlets to safely power the large number of electrical appliances and technology tools found in today's homes.



**Overloaded outlets or extension cords used in place of outlets can create too much heat and easily cause fires.**

## Warning signs of electrical fire risk

To prevent electrical fires, you need to understand and respect the power of electricity and the role it can play in home fires. The following warning signs may indicate electrical problems that could cause a fire. If you experience any of these warnings in your home, contact a licensed electrician immediately to repair the problem.

- Flickering or dimming lights, or poor performance of electrical appliances.
- Switches, outlets, and cords that are hot to the touch, buzz or crackle, or emit an acrid odor.
- Discolored cords, outlets, or switch plates.
- Repeated blown fuses or tripped circuit breakers.
- Acrid odors or heat in or from the circuit or fuse box.

## Know when to consult an electrician

Hire a qualified, licensed electrician to:

- Inspect a home and make any needed repairs before you purchase it, especially if the home is older.
- Ensure that any electrical modifications meet existing codes.
- Inspect, repair, replace, or add outlets and switches, with special attention to overloading.
- Inspect your home's electrical service panel (circuit box or fuse box) to ensure that circuit breakers or fuses are appropriate for your home and how you use it.
- Inspect aluminum wiring in homes built from 1965 to 1973. There have been problems with aluminum wiring used in wall sockets, switches, and cable connections.

### Pay attention to cords, outlets, and plugs

- Before using an electrical appliance, check to see that the cord and plug are in good condition. Periodically inspect lamps and other appliances that are usually left plugged in.
- Replace older electrical appliances with newer models that meet modern standards. Check for a safety label from Underwriters Laboratories (UL), an independent, not-for-profit safety testing and certification organization.
- Discard items with frayed or broken cords, or take them to a qualified repair service. Never splice cords together.
- Don't run cords under carpets or rugs, or across doorways or frequently-traveled areas. Make sure that cords aren't pinched or bent.
- Keep electrical cords away from bedding, upholstered furniture, drapes, and other combustible material.
- Don't overload outlets or use extension cords in place of outlets. This can generate heat that might start a fire. Call a licensed electrician to install additional outlets, if necessary.
- Be sure that plugs fit snugly in outlets to prevent shock and excess heat.
- If you own or are considering purchase of an electric car, have a qualified electrician install a new, dedicated circuit for your vehicle charger, especially if your home is older. Some electric car chargers require high-voltage outlets.

### Keep the lights on – safely

- Purchase lamps and fixtures listed with Underwriters Laboratories (UL).
- Use the right bulb wattage for all lamps and fixtures. Consider replacing incandescent bulbs with light-emitting diode (LED) bulbs that stay cool to the touch.
- Keep combustible materials from touching lampshades or bulbs.
- Position lamps away from open windows where breezes can blow draperies onto hot light bulbs.

**“When we were leaving, I slammed the fireplace door. It must not have closed. We lost everything but two bedrooms and clothing.”**

*– Fire survivors whose home was destroyed after a fire in a fireplace re-ignited.*

## Beat the home heating fire risk

---

Most homes are warmed by central heating systems, but high fuel and utility prices have led many homeowners to supplement central heat with alternative sources, including wood stoves and portable space heaters. While adding to a home's comfort, these heat sources also add to the fire risk. Heating equipment is the second leading cause of home fires and home fire injuries, and the third leading cause of home fire deaths and property damage.

Space heaters cause most of the home fires that involve heating equipment. Electrical space heaters cause more than half of these fires, and account for most of the deaths and injuries that result from home heating fires.<sup>1</sup> Improper use of supplemental heating equipment – portable electric heaters, room gas heaters, portable kerosene heaters, wood stoves and fireplaces – is a leading cause of home fires in the months of December, January and February. Most home heating fires are caused by failure to clean wood-burning devices, lack of proper clearance around heating equipment, mechanical or electrical failure of the equipment, and improper refueling. One fifth of all deaths caused by home heating fires happened when the heating equipment was left unattended.

Supplemental heating sources add warmth – and considerable fire risks – to your home. To help prevent heating fires:

- Allow at least three feet of open space on all sides of space heaters, wood stoves, and fireplaces. Keep children and pets away.
- Choose a portable heater with a “tip switch” that automatically shuts off the unit if it is tipped over. Replace older heaters that do not have this feature.
- Position a portable heater so that its heat is directed away from drapes, furniture, and other combustibles.

- Remember to turn off a portable heater before you leave the room or go to sleep.
- When refueling a portable heater that runs on kerosene or other fuel, wait until the appliance is cool. Refuel the heater away from open flames such as pilot lights, candles, or lit cigarettes. Use only the type of fuel specified by the manufacturer.
- Be sure your wood, gas, kerosene, or coal stove is properly installed and up to code.
- Have wood or coal stoves, fireplaces and chimneys inspected yearly. Clean regularly.
- When using a fireplace, use a sturdy screen to contain sparks and embers. If the fireplace has doors or mesh curtains, keep them closed while the fire is burning. When cleaning the fireplace, place ashes and coals into a fire-proof container for later disposal.

## Candles – shedding light on a popular fire hazard

---

Candles continue to be very popular in U.S. homes, whether to create atmosphere, release fragrance, or keep insects away. But this trend brings increasing tragedy as well, with almost 8,000 home fires caused by candles each year. The rate of injuries in candle fires is three times higher than in other types of home fires.<sup>2</sup>

The U.S. Consumer Product Safety Commission suggests that 85 percent of candle fires could be prevented simply by staying with candles while they are burning, keeping candles away from anything that might catch fire, and ensuring that candles are out of the reach of children and pets.



Candle fires are caused when combustible materials are too close to the flames, or when burning candles are left unattended.

December is the peak month for candle fires, due in large part to their use in holiday decorating.

### Stop candle fires before they start

Follow these tips when using candles in any room of your home:

- Use sturdy candle holders that will not tip over easily and will catch wax drippings.
- Place candles on stable, uncluttered furniture where children and pets cannot knock them over.
- When burning more than one candle, keep them at least three inches apart.
- Keep candles away from holiday decorations, papers, books, curtains, blinds, lampshades, flammable liquids, clothing, and bedding.
- Trim wicks to one-quarter of an inch before lighting. When lighting, keep hair and clothing away from the flame.
- Never fall asleep while candles are burning.
- Extinguish candles when you leave a room or when the candles burn within two inches of their holders.
- Never use candles or other open flames if medical oxygen is used in the home.
- Don't walk while holding a lit candle.
- Supervise children when candles are being used.

- When shopping for candles, look for those with fire-safety labels from the National Candle Association. These candles have been designed and tested to reduce fire risk, and the labels have important safety instructions.

### When the lights go off ...

About a quarter of fatal home candle fires start when a home is without power. Although your first reaction in a power outage may be to reach for a candle, battery-operated lights and flashlights are a safer option. Have these ready in case the lights go out.

**“He lit a candle, then went out to get the mail. When he came back in, the lampshade above the candle was on fire and that spread to the chair next to it. The Fire Marshal said a candle in a glass jar produces a tornado shaped heat pattern that rises higher into the air than a regular candle. In 45 minutes, the house was gone.”**

*– Fire survivor*



## Detect, escape and survive

**When a fire strikes, it's too late to plan. Time is the enemy – in just 30 seconds, a small flame can grow out of control.**

To survive, you need to detect the fire early and escape quickly. Installing smoke alarms (detectors) will give you an early warning of smoke or fire. Creating an escape plan that fits every member of your home, practicing it periodically, and following the plan in an emergency, will help you and your family to get out quickly and safely during a fire.

Complete the *Personal Fire Risk Assessment* on page 24 to determine how prepared you are to detect, escape, and survive a fire in your home.

**“I did have smoke alarms, but I had taken out the batteries a week before because I had fried some bacon and it kept setting them off. Then, in the middle of the night, the dog kept whining and getting on the bed, and he would not stop, so I got up. I got to the living room and it was all in flames.”**

– Fire survivor

### Smoke alarms – the sound for safety

Removing smoke alarm batteries to prevent nuisance alarms is a common practice ... but it can be deadly. Smoke alarms can save lives only if they are properly installed and maintained. People who live in homes where at least one working smoke detector is present are far more likely to survive a fire.

**The most common cause of smoke alarm failures is missing, disconnected, or dead batteries. In most cases, these failures could be prevented by checking smoke alarms regularly to be sure that they are working properly.**

Having enough smoke alarms and keeping them in working condition are important fire safety steps you can take to save lives in your home.

To ensure adequate protection, select UL-listed models and set up a schedule for maintaining them properly. Be sure that everyone in the house is familiar with the sound of the alarm and can hear it from the bedrooms. This is especially important because more than half of home fire deaths occur between 9 p.m. and 6 a.m., when most people are sleeping and more likely to be overcome by smoke before they can escape.<sup>1</sup> An alarm can alert you and your family to danger before the smoke and heat harm you.

If there is a chance a family member in your home may not be able to hear an alarm, purchase an alarm that uses flashing lights, low-pitched sounds, or vibrations to signal an emergency.

### **Install the right alarm in the right place**

- Consider installing an interconnected alarm system, so that if one alarm is triggered, all the alarms will sound. Monitored smoke alarms are the best choice, as they will alert the fire department to a fire at your home.
- Place smoke alarms outside each sleeping area, inside any bedroom where the door is typically shut, and on every story of the house, including the basement.
- Install wall-mounted smoke alarms 4 to 12 inches from the ceiling, and ceiling-mounted models at least four inches from the nearest wall.
- Conventional smoke alarms should be installed at least 20 feet away from the kitchen range, to reduce nuisance alarms – and the temptation to remove batteries.
- In the kitchen, install an alarm that is designed to distinguish normal cooking aerosols from smoke. An alternative is to select an alarm with a hush feature that makes it temporarily less sensitive to cooking aerosols.

### **Keep the alarms powered up and working**

- Test units monthly.
- Install new batteries once a year, such as on the day you change your clocks for Daylight Saving Time, or when the low-battery warning alarm sounds.
- Clean your smoke alarms regularly by vacuuming with the brush attachment.
- Replace smoke alarms every 10 years to ensure that your home is protected by the newest fire safety technologies.

## **Understand everyone's risks and abilities**

---

A home fire is fast, dark and deadly. The moment you realize there is a fire in your home, you might become so frightened or disoriented that you might not think clearly. Consider how much more difficult it would be to make life-saving decisions if the alarm were to wake you from a sound sleep and you must get yourself and your loved ones out of a dark, smoky house.

Escaping a fire is a challenge for anyone, day or night, but consider how difficult it must be for someone with a functional limitation that restricts his or her ability to detect a fire or get out quickly. Functional limitations exist in all age groups and can range in severity. An 18-year-old may not hear a smoke alarm because he sleeps soundly. A 40-year-old who has consumed too much alcohol may stay and try to fight the raging blaze. A 68-year-old may have limited ability to escape because of a jogging injury.

Children often have limitations that hinder their ability to escape. They have less control over their environments and limited ability to react appropriately to a fire. They are often asleep at the time of a fire or are too inexperienced to know how to escape safely.

Anyone who has hearing, vision or mobility limitations may have difficulty escaping a fire. Individuals who have hearing difficulties may not be alerted to fire dangers in time.

**“I have arthritis in my knees, and I can’t walk very fast. I was maybe 30-40 feet away from where she was in the fire. If I had gone to her, that would have been the end of me, but I would have gone if I could have saved her.”**

*– Fire survivor who lost a loved one and his home in a fire started by a lit cigarette.*

Loud smoke alarms may make it difficult for visually impaired persons to process audible clues or instructions. People with limited mobility may have to rely on the physical assistance of others in order to escape safely.

Even the healthiest older adults experience normal age-related changes that increase their fire risk. Changes in reflexes, strength and dexterity may cause slower reaction time. Changes in skin can diminish the sensation of pain and compromise healing. And decreased lung capacity can increase the severity of a smoke inhalation injury.

In addition, disease-related conditions may be more prevalent in later life. These conditions are the primary causes of some functional limitations that would put someone at greater risk in a fire – namely, limitations in vision, hearing, mobility or judgement. These impairments may hinder a person's ability to detect a fire or escape its effects. For example:

- A woman who has visual limitations from advanced macular degeneration could have difficulty finding her way out of a home she has lived in for 50 years.
- A man who has a moderate hearing impairment may take longer to hear and respond to a smoke alarm in the middle of the night when his hearing aid is not in place.
- A woman who has rheumatoid arthritis may not be able to get downstairs quickly.
- A man who has Alzheimer's disease may not be able to respond appropriately to a fire situation.

When you create your fire escape plan, consider your abilities and those of every member of your household – regardless of age. Understand that anyone who has a functional limitation is at greater risk in a fire. Good preparation can help minimize these risks.

## Plan for a safe escape

---

Despite your best prevention efforts, a home fire may still occur. At the first sign of smoke or fire, you must act calmly, carefully and quickly. Develop an effective escape plan and practice it often to help you react appropriately in a fire emergency. When you create your plan, be sure to include everyone in your family, as well as your pets.

### Plan two ways out of every room

If fire or smoke blocks a primary exit, you will need a second way out. If you live in a two-story home, consider whether you will escape through a window, roof, or balcony, and if you will need a portable fire escape ladder. Evaluate each escape route for ease of access. Eliminate clutter on stairs and in hallways so that you can get out, and so that firefighters can get in.



Make sure windows are not blocked or painted shut. If you have window security bars, be sure they have quick-release mechanisms that everyone can operate. Locked doors should be easy to open from the inside. If doors require keys to open, such as a keyed deadbolt, be sure the keys are always accessible near the door. It's usually easier to get out of a ground floor bedroom, especially for people who may have physical restrictions that limit their ability to escape. If you or family members have mobility difficulties, consider sleeping in ground floor rooms to get out more easily.

**“He knew he had to crawl because the smoke was already halfway through the house. We always told him we had a meeting place – the lamp post in front of the house. So he took all the animals, marched out in the snow and waited there until the fire department came. I think that saved his life.”**

*– Father who taught his son a fire escape plan that the boy used five years later to survive a fire.*

### **Keep essential items handy**

If you rely on eyeglasses, hearing aids, a cane or walker, or other assistive device, keep these near your bed, along with your cell phone, keys, and any other critical item you must have when you escape from a fire. Use a basket or other container that you can grab in a hurry. If a fire happens in your home, you have to get out quickly without taking time to gather anything.

### **Establish a meeting place outside**

Select one location where everyone will meet after escaping. Choose an area away from the house, preferably in the front yard where firefighters will arrive. During a fire, do not allow anyone to go back into the house for any reason. If someone is missing, immediately notify the firefighters who are properly equipped to rescue people. Do not go back inside your home, even for pets.



## Know your emergency number

---

Every family member should memorize the emergency phone number for your town. Once you have escaped and reported to your meeting place, have one family member call the emergency number from a neighbor's home, or use a cell phone. Do not stay inside and make the call. It is too dangerous.

### Practice, practice, practice

Everyone in your household should participate in fire drills at least twice a year. Practice the plan at night, too, since most fatal home fires start while people are asleep. Practice feeling your way out of the house with your eyes closed to simulate escaping through smoke and darkness. And revise your escape plan when a family member has a change in health, or when there is a temporary or permanent change to your household, such as a visiting grandchild.



### Put it in writing

Put the plan in writing to share with everyone who stays at your home. Draw a floor plan and mark primary and alternate escape routes from each room, and show the meeting location outside your home. Post the floor plan in a prominent place where babysitters, visitors and overnight guests can see it.

### Help firefighters find you

Most fire departments have detailed maps of the neighborhoods they protect, but you can help them locate your house more quickly in an emergency. Be sure to display your house number in large numerals with contrasting colors that can be seen easily from the road. Many communities provide (and require the use of) specially-designed placards that display the house number to guide emergency responders.

### Take care of children

Preparation and education are key to preventing fire tragedies among children who may become frightened and try to hide from a fire. A prepared child is more likely to escape unharmed. Practice your fire escape plan with children who may be staying in your home, and talk to them about what to expect if a fire occurs.

**“When my grandchild was staying with us, we had fire drills. How to exit just in case. We talked about how to get out, and we practiced how to unlock a window in case of an emergency.”**

*– Fire survivor*

## When it's not a drill

---

Using *Fire Sense* can improve your chances of escaping from a fire. In an emergency, your first response may be to dart through the flames to escape. This may not be the right choice. Consider these steps to take in the event of a fire emergency:

- As you escape, close all doors between you and the fire.
- Before opening doors along your escape route, use the back of your hand to feel the door, knob and space between the door and frame. Never open a warm door. Opening the door could cause heat, smoke and flames from the fire to rush into the room, overwhelming you in seconds. If the door is warm, use an alternate escape route.
- If you encounter smoke in your escape, use another route. If you must exit through smoke, crawl on your hands and knees. There is a temporary safety zone of breathable air about one to two feet above the floor.
- If your secondary exit is a window above the first floor, do not drop to the ground. If you cannot climb down an escape ladder, balcony, porch, tree, or garage, wait at the window for the fire department and:
  - » Prevent smoke from entering the room by using duct tape, towels, or clothes to seal the cracks above, around, and under the door.
  - » Open the window a few inches at the top and bottom to allow fresh air in at the bottom and smoke out at the top. Shut the window tightly if the airflow begins to draw smoke into the room.
  - » If the room has a phone, or if you have a cell phone, call the fire department and tell the dispatcher which room you are in.
  - » Stay at the window and wave a flashlight or light-colored cloth to help firefighters find you.

### If clothing catches fire

If your clothing catches fire, don't run. The air rushing by you will fan the fire and cause it to spread quickly. Drop to the ground. Cover your face with your hands and roll back and forth to smother the flames. If someone else's clothes catch fire and he or she is unable to "stop, drop, and roll," throw a heavy blanket or rug over the person to put out the flames. A person who uses a wheelchair or who is unable to stop, drop, and roll should prepare in advance by mounting a small personal-use fire extinguisher in an accessible place and keeping a flame-resistant blanket nearby to smother flames.

### Fire extinguishers – fight fire only if you know how

Use a portable fire extinguisher to put out a small fire only if you know when and how to use one properly. Remember, fires spread very quickly. If you are unsure about your ability to operate an extinguisher, don't guess. The smart move is to get out and call for help. Property can be replaced, but lives cannot.

**“Had she needed the fire extinguisher, she was so excited, I don't think she probably could have used it. So I think it's wise to have a fire plan and to practice it, and to have an escape plan and to practice that. Everyone thinks it will never happen to them.”**

– *Fire survivor who experienced a cooking fire.*



## Protecting your home

### Fire extinguisher tips

To be confident to fight a fire, you must be sure that you have the right extinguisher for the type of fire likely to occur in your home. Extinguishers are labeled with standard symbols or letters for the classes of fire they can put out:

**A – Paper, wood and ordinary combustibles.**

**B – Flammable liquids.**

**C – Energized electrical equipment.**

An extinguisher labeled A:B:C can be used on all three classes of fire. Periodically review the extinguisher operating instructions and check the expiration date. Rechargeable extinguishers must be recharged every six to twelve years, depending on the type. Non-rechargeable extinguishers should be disposed of and replaced every twelve years.

If you are highly confident that you can operate an extinguisher, use it only to fight small, confined fires, and do so only after family members and visitors have evacuated and the fire department has been called. Make sure you have a clear escape route before using the extinguisher, then remember **PASS**:

**Pull the pin and release the locking mechanism.**

**Aim the extinguisher nozzle at the base of the fire.**

**Squeeze the discharge lever slowly and evenly.**

**Sweep the nozzle from side to side.**

### Sprinklers offer extra protection

If you are planning to renovate or build a home, consider installing automatic fire sprinklers to provide significant protection for your family and property. In a study of recent fires, it was estimated that the number of home fire deaths could be reduced by up to 90 percent in single-family homes equipped with sprinklers and hard-wired smoke alarms.

Sprinklers will discharge water only in the immediate area of the fire and can put out most home fires before the fire department can arrive. Modern sprinklers are unobtrusive and will add only about one percent to the total building costs for new construction. Most insurers offer premium discounts for homes equipped with sprinklers.

# Using your *Fire Sense*

A home fire leaves an indelible imprint on your life. Beyond causing injuries and destroying possessions and property, a fire changes the way you live your life, and the way you run your home.

**“After the fire, we were okay, and that’s all that mattered. But I think of things now in a whole different light. We are more cautious, more aware of what can happen if you don’t pay attention, if you aren’t prepared.”**

– *Fire survivor*

Fire is destructive. *Fire Sense* gives you the tools and information you need to evaluate and reduce your fire risks and to detect and escape a blaze if one occurs in your home. Use your *Fire Sense* to protect yourself and those who matter most to you.

**“Do everything you know how to do to be safe. If you’re not sure, ask somebody who knows about fire safety for the home. Take precautions of all kinds. Don’t take any chances. You cannot be too composed and say ‘This will not happen to me.’”**

– *Fire survivor*

## **The Hartford’s Gerontology Team**

The Hartford’s team of gerontologists create innovative business solutions for the mature market. They are uniquely positioned to apply knowledge of aging to develop one-of-a-kind products and services for The Hartford’s customers, and specialized training for The Hartford’s employees. They conduct original research both independently and in partnership with academic institutions and produce public education programs on safety, mobility, and independence. The Hartford has had this in-house expertise since 1984, guiding The Hartford to unparalleled success in understanding and serving the mature market.

## **Acknowledgments**

All testimonials included in this booklet were provided by insurance customers of The Hartford. We thank them for sharing their fire experiences in order to help others enhance their *Fire Sense* and their safety.

The following nationally recognized experts on the topics of fire safety or environmental design for older adults have served as advisors to The Hartford for *Fire Sense*.

### **Frederic B. Clarke, III, PH.D.**

Benjamin Clarke Associates, Inc.,  
Arlington, VA

### **Joan A. Pease, Principal**

Partners in Planning, Alexandria, VA

### **Katrinka Smith Sloan, President and CEO**

Leading Age, Washington, D.C.

# Personal fire risk assessment

A fire can happen in a flash, catching you off guard and making it difficult to escape. Fortunately, you can improve your odds of preventing or surviving a home fire. The first step is to understand your risk. Knowledge of common fire hazards is critical to preventing and surviving a blaze. For that reason, we encourage you to take this easy fire risk assessment to better understand your personal risk.

**Part 1** explores some of your daily activities and your environment to highlight the likelihood of a fire occurring in your home.

**Part 2** examines how prepared you are to detect and escape a fire in your home. It also points out your vulnerability to injury and/or death if a fire were to occur.

## Part 1: What is your risk of a home fire?

Choose the answer *that best describes* the situation in your home. Answer every question. Place the number for your answer on the line to the left of the question.

\_\_\_\_\_ **On average, how often do you (or someone in your household) cook at home?**

- (6) Practically every day.
- (4) Three to five days a week.
- (2) One or two days a week.
- (1) Less than once a week (including never).

\_\_\_\_\_ **If you (or anyone in the household who cooks) leave the kitchen while something is cooking on the stovetop, how do you remind yourself to return?**

- (5) I trust myself to remember.
- (2) I set an audible timer or carry along some kind of memory aid.
- (1) I never leave the kitchen.
- (1) There is very little (or no) cooking done at home.

\_\_\_\_\_ **Do you ever have open flames, such as candles or decorative oil lamps, around the house?**

- (6) Yes, I use them regularly, either for illumination or “atmosphere.”
- (2) Yes, occasionally.
- (1) Rarely or never.

\_\_\_\_\_ **Do you ever use a fixed or portable space heater or wood stove?**

- (4) Yes, it's my primary source of heat.
- (2) Yes, occasionally.
- (1) Yes, but rarely.
- (0) Never.

\_\_\_\_\_ **Do you ever use a wood-burning fireplace?**

- (4) Yes, it's my primary source of heat.
- (2) Yes, occasionally.
- (1) Yes, but rarely.
- (0) Never.

\_\_\_\_\_ **How old is your home?**

- (4) Built in or before 1950.
- (4) Don't know.
- (2) Built after 1950.

\_\_\_\_\_ **If your home was built in or before 1950, does it have a fuse box or circuit breakers?**

- (3) Don't know.
- (3) Fuse box.
- (1) Circuit breakers.
- (1) The home was built after 1950.

\_\_\_\_\_ **In the room most often used for reading or watching TV, how old is most of the upholstered furniture (couch, easy chair, etc.)?**

- (5) Manufactured before the mid-1970s.
- (4) Don't know.
- (3) Manufactured after the mid-1970s.

\_\_\_\_\_ **How old are most of the mattresses in your home?**

- (4) Purchased before 1974.
- (3) Don't know.
- (2) Purchased in 1974 or later.

\_\_\_\_\_ **Does anyone smoke in your home?**

- (15) Yes, one or more regular smokers.
- (5) Yes, one or more occasional smokers, or visitors who smoke.
- (0) No.

\_\_\_\_\_ **If anyone smokes in your home, the construction of your upholstered furniture is important. Does your upholstered furniture have any indication of fire-safe construction?**

- (4) No, or don't know.
- (1) Yes, there is a sewn-in label indicating the upholstered furniture meets the requirements of the California Bureau of Home Furnishings Technical Bulletin 117.
- (1) Yes, at the time of purchase, there was a removable gold hang-tag from the Upholstered Furniture Action Council (UFAC).
- (0) No one ever smokes in my home, so the question does not apply to me.

\_\_\_\_\_ **Does your home have a working automatic fire sprinkler system?**

- (20) No, or don't know.
- (10) Yes, in some rooms.
- (0) Yes, the entire home has sprinklers.

## Score - Part 1

To compute your score for Part 1, add up the numbers you entered to the left of each question.

**Write Your Total Score Here:** \_\_\_\_\_

This helps you appreciate the likelihood of a fire occurring in your home.

### 51-80

Your household fire risk is too high. You can reduce your risk with any or all of the following: a no-smoking policy in your home; modernizing the home and its contents; and installing an automatic fire sprinkler system.

### 21-50

The fire risk in your home is about average. Some of the risk is inherent in the daily tasks of living in a combustible environment. You can lower your risk by following fire safe practices and by modernizing your home and its contents.

### 20 or BELOW

Congratulations, you are living in a relatively low-risk fire environment. But, you can't be complacent because your safety depends on continual awareness of the threat of fire.

**Continue to Part 2.**

# Personal fire risk assessment

## Part 2: What is your risk of death or injury in a home fire?

Choose the answer *that best describes* the situation in your home. Answer every question. Place the number for your answer on the line to the left of the question.

\_\_\_\_\_ **Does your home have one or more smoke alarms (also called smoke detectors)?**

- (20) No.
- (20) Don't know.
- (1) Yes.

\_\_\_\_\_ **Is there a smoke alarm located near the sleeping area(s) of your home (i.e., typically in the hallway outside bedrooms)?**

- (5) There are no smoke alarms anywhere in the house.
- (3) No, there is no smoke alarm located near sleeping area(s).
- (2) Yes, there is a smoke alarm located near sleeping area(s).
- (1) Yes, there is a smoke alarm located near sleeping area(s) PLUS one inside every bedroom.

\_\_\_\_\_ **When did you last test the smoke alarms AND restore them all to working order if needed?**

- (5) There are no smoke alarms anywhere in the house.
- (4) More than three months ago.
- (2) Two to three months ago.
- (1) Within the past month.

\_\_\_\_\_ **Would anyone in the house have difficulty hearing or responding quickly to the sound of a smoke alarm (e.g., a particularly heavy sleeper, someone who is hard of hearing, or someone who regularly uses alcohol or medication that causes drowsiness)?**

- (5) Yes.
- (1) No.

\_\_\_\_\_ **In the event of fire, would anyone need help to get out of the house?**

- (5) Yes. One or more people in my household could not get out easily without physical assistance.
- (3) Very likely. Some people in my household might need guidance or assistance.
- (2) Maybe. Some people in my household (or some who visit me occasionally) might need assistance.
- (1) No. Everyone would be able to get out of the house without help.

\_\_\_\_\_ **If anyone would need help to get out of the house, who would provide the help?**

- (5) Don't know – haven't planned for it.
- (3) Someone from outside (fire department or neighbors).
- (2) Someone else who lives in the house.
- (1) No one would need assistance.

\_\_\_\_\_ **If a fire started when people were asleep, would anyone have to go up or down stairs, or out a second floor (or higher) window in order to escape the fire?**

- (5) Yes, everyone.
- (3) Yes, some people.
- (1) No.

\_\_\_\_\_ **Do you have a plan for escaping from the house in the event of fire?**

- (5) No.
- (4) Yes, but only a general idea.
- (1) Yes, a specific plan.

*Part 2 continued on next page...*

\_\_\_\_\_ **Have the details of the escape plan been discussed with every person in the house (e.g., how to find and follow escape routes, where to meet once outside)?**

- (5) We don't have an escape plan.
- (5) No.
- (5) Don't know.
- (1) Yes.

\_\_\_\_\_ **Have you practiced the escape plan within the past six months?**

- (5) We don't have an escape plan.
- (3) No.
- (1) Yes.

\_\_\_\_\_ **Does anyone smoke in your home?**

- (5) Yes, one or more regular smokers.
- (3) Yes, one or more occasional smokers, or visitors who smoke.
- (0) No.

\_\_\_\_\_ **How old is the youngest person who lives in the house?**

- (5) Younger than 6.
- (2) 6 or older.

\_\_\_\_\_ **How old is the oldest person who lives in the house?**

- (5) 85 or older.
- (3) 75 to 84.
- (1) 74 or younger.

## Score - Part 2

To compute your score for Part 2, add up the numbers you entered to the left of each question.

**Write Your Total Score Here:** \_\_\_\_\_

This helps you appreciate the likelihood of a fire occurring in your home.

### 51-80

You are unusually vulnerable to being harmed by fire. If you don't have smoke alarms, buy, install and maintain them properly. Also, people in your household may be challenged in their ability to hear and quickly respond to an alarm, or easily escape a fire. You can help overcome this extra vulnerability by developing and practicing an escape plan that considers the abilities of every member of your household. Do it today.

### 21-50

If you have a fire, the chances of everyone escaping without death or serious injury are pretty good, but by no means assured. Remember, your best chance for escape is to have working smoke alarms and to know what to do *before* there's a fire.

### 20 or BELOW

If you have a fire, the chances of someone being hurt or killed are relatively low.

But, unfortunately, no one's chance is zero. Don't forget to practice your escape plan at least twice a year. Update and communicate your escape plan when there is a change to your household, such as when a grandchild spends the night.

**Now that you have completed this assessment**, you have a better understanding of the fire risks specific to your household. Refer back to the information in this booklet for specific ways to minimize the risk of home fire for you and your loved ones, and to improve your ability to escape should a fire occur.

Remember, no household is free from fire risk. And risks will change over time. It's a good idea to take this assessment periodically to identify any changes.

With *Fire Sense*, you now have important information to help you prevent, detect and escape a home fire.

Encourage every member of your household to read this *Fire Sense* booklet.

## Additional resources for fire safety information

### **Consumer Product Safety Commission (CPSC)**

[www.cpsc.gov](http://www.cpsc.gov)

### **National Association of State Fire Marshals (NASFM)**

[www.firemarshals.org](http://www.firemarshals.org)

### **National Candle Association**

[www.candles.org](http://www.candles.org)

### **National Fire Protection Association (NFPA)**

[www.nfpa.org](http://www.nfpa.org)

### **Upholstered Furniture Action Council (UFAC)**

[www.ufac.org](http://www.ufac.org)

### **United States Fire Administration (USFA)**

[www.usfa.fema.gov](http://www.usfa.fema.gov)

This guide is intended as general information for readers seeking information about comprehensive driving evaluations. It is not intended to be an exhaustive source or to relate to any particular person or driving situation. Readers are advised to consult the necessary professionals to assist them in analyzing their unique situation and to refer to the sources identified in the section entitled "Resources" for additional information. All information and representations herein are as of July 2025.