

The Cincinnati Insurance Companies

Personal Insurance

FIRE ALARM SYSTEMS

Take the proper steps to protect your home



Every minute a fire burns it doubles in size. This rapid escalation means that early detection and prompt fire department response are critical to saving lives and property.

Centrally Monitored Fire Alarm System

These systems provide you and the local fire department early warning of a fire, 24 hours a day, even when a home is unoccupied. For further protection, include a backup cellular or radio device for signal continuity. Should your phone lines be compromised, signals will still reach the central station or police department. The absence of a monitored system could allow a fire to burn undetected, hampering the fire department's ability to successfully suppress it.

Minimum Suggestions

- Place smoke detectors on each level of the home, including the basement, near bedrooms, and have at least one detector installed in every 1,000 square feet of the home.
- Use heat detectors in the furnace area, garage, attic and kitchen – wherever there is natural smoke. Smoke from cooking or dust from wood projects can set off smoke detectors resulting in false alarms.
- Have your system tested annually by the monitoring company to ensure effectiveness in the event of a fire.

Prevention

Take proper steps to prevent fires by cleaning:

- furnace filters – monthly
- kitchen range hood filters – semi-annually
- clothes dryer vents and chimneys – annually

Family Safety

- According to an NFPA survey¹ only one of every three American families has a practiced fire escape plan. Take steps to create one, with a meeting place outside, and that is a safe distance from the home. Practice and teach it to children so that everyone can get out safely, day or night.
- Close all doors behind you and stay low to the ground.
- Stay outside; do not go back in the house for others.
- Call the fire department from your safe meeting spot.

¹ <https://www.nfpa.org/public-education/campaigns/fire-prevention-week/fast-facts-about-fire>

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

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