



# Everett Cash Mutual Insurance Co.

P.O. BOX 347, Everett, PA 15537

Dear Insured (s):

National Fire Prevention Association's latest report on U.S. home heating fire patterns indicates that heating equipment fires are the third leading cause of fire deaths in American homes and the biggest fire culprit from December through January. An estimated 59,700 home heating fires occurred in 1999, killing 406 people and injuring 1,350. The experts at NFPA say that most U.S. home fires caused by heating equipment could be prevented by taking simple steps.

As a policyholder of Everett Cash Mutual Insurance Company, it is mandatory that you inform your agent if you have installed a wood stove, coal stove or any type of solid fuel burning appliance other than a furnace in your home. You may have already notified your agent that you have installed a solid fuel burning appliance. If so, we ask that you continue to practice fire safety at all times when using the unit.

If you are planning on installing a wood stove, coal stove or other fuel-fired appliance, carefully follow the manufacturer's installation and maintenance instructions. Look for UL-approved safety listing, solid construction, such as plate steel or cast iron metal. Check for cracks and inspect legs, hinges and door seals for smooth joists and seams. Use only seasoned wood for fuel, not green wood, artificial logs, or trash. Inspect and clean your pipes and chimneys annually and check monthly for damage or obstructions. Be sure to keep combustible objects at least three feet away from your wood stove.

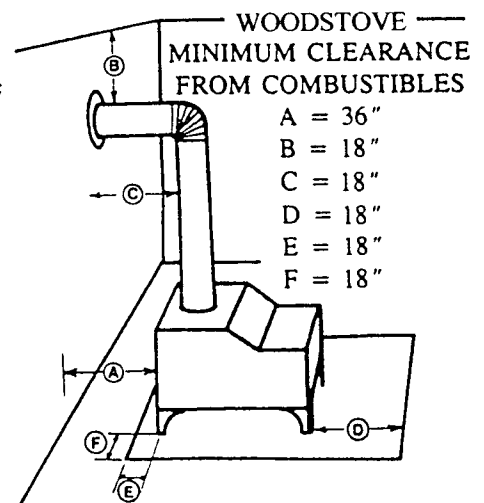
Refer to wood stove diagram and clearances listed. If your installation has clearances less than those shown, please contact your agent for a "Woody Woodburner" booklet that Everett Cash Mutual Insurance Company makes available. Next check the manufacturer's installation and maintenance instructions to see if stove is installed properly. If stove fails to meet manufacturer's installation or minimum clearances shown, discontinue use at once and contact your agent so that an inspection can be scheduled.

If using electric space heaters, they should have a UL safety listing and a thermostat control mechanism that will switch off automatically if the heater falls over. Heaters are not dryers or tables; don't dry clothes or store objects on top of your heater. Space heaters need space; keep combustibles at least three feet away from each heater. Check for fraying or splitting wires or overheating. Always unplug your electric space heater when not in use.

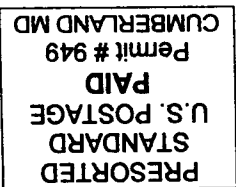
Kerosene heaters need to be UL-approved. Check with your local fire department on the legality of kerosene heater use in your community.

Never fill your heater with gasoline or any other substitute fuel. Only use crystal clear K-1 kerosene. Never overfill any portable heater. Use kerosene heaters in a well ventilated room.

Take care when burning candles. Never leave a burning candle unattended or allow to burn down to the candle holder. The heat may cause the candle holder to crack or may start a fire. Keep trimmings and other matter out of holder. Discontinue use when ½" of unmelted wax remains on bottom. Never move a candle holder while the candle is lit. Keep all open flames out of the reach of children.



(Over)



Fire deaths due to electrical fires are highest in the winter months. Most electrical wiring fires result from problems with “fixed wiring” such as faulty electrical outlets and old wiring. Problems with cords and plugs, such as extension and appliance cords, also cause many home electrical fires. In urban areas, faulty wiring accounts for 33% of residential electrical fires. Many avoidable electrical fires can be traced to misuse of electrical cords, such as overloading circuits, poor maintenance and running the cords under rugs or high traffic areas.

NFPA recommends that every home in the United States be equipped with one functioning smoke detector in each bedroom area and on every habitable floor of the residence to protect the home and its residents from fires. Smoke detector battery replacement needs done on a yearly basis. And remember to practice a home escape plan frequently with your family.

Everett Cash Mutual Insurance Company cares about the safety of our policy holders. Have a safe and joyous Holiday Season!