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National Association of Professional Insurance Agents

Fireworks Safety and Your Insurance



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Summertime is a great time for taking vacations with family, building sand castles at the beach, and swimming at your local pool. It's also a time when many of us plan special activities for those long weekends, especially the Fourth of July. In addition, many try to make the summertime evenings shine, but fireworks can be dangerous. If you expect fireworks to be a part of your summer, here are some considerations to keep in mind. Fireworks are generally best left to the professionals, but if you are participating in at-home fireworks activities, some best practices can protect you and your loved ones from injury or property damage. Extra care should be taken when using fireworks around children, and fireworks should never be used indoors.

Before you plan to set off fireworks at or around your home, you'll want to confirm that the purchase of fireworks for personal use is permitted in the state where you live, and learn whether your state's laws and regulations impose any limitations on the type of fireworks that may be purchased for individual use. Once you've confirmed that your planned activities are legal in your state, contact your insurance agent to find out what, if any, coverage your homeowners' policy will provide if something goes wrong. The safest way to enjoy fireworks at home is by hiring professionals to set them off. A professional fireworks display company will likely have the type of insurance coverage you'll need in the event of a loss, and, of course, you'll be less likely to suffer such a loss if the fireworks display at your home is put on by experts.

If your fireworks display causes property damage or injury to your neighbors, their homeowners' insurance will probably cover their losses. However, their insurance company may later seek indemnification from your insurance company. If it succeeds, your premiums may go up; if the neighbors' damage is not covered pursuant to your homeowners' insurance policy language, you may be personally responsible for the damage. In a worst-case scenario, you could lose your homeowners' coverage altogether.

If you're lucky enough to be able to view a fireworks display from your home without managing it yourself, you're likely to be protected by your homeowners' insurance should the event go awry, causing property damage or personal injury to you or members of your family. In that case, you may also be able to collect damages from the company that was responsible for the fireworks display and resulting losses, although that might be the more time-consuming option. Either way, it's a good idea to periodically review your homeowners' insurance policy with your agent to make sure that you have sufficient replacement cost and liability coverage. This will also give you an opportunity to purchase any additional insurance products, like an umbrella policy, that may be prudent to have in place before you use fireworks at home.

Some Basic Fireworks Safety Tips:

- **Keep fireworks away from children**
- **Don't do anything illegal; make sure the personal use of fireworks is permitted where you live**
- **Only use fireworks outside on a flat surface away from grass and dry brush**
- **Keep water or a fire extinguisher nearby**
- **Don't light fireworks inside containers**
- **Don't mix fireworks and alcohol; let your designated driver be your designated fireworks handler**