

# 'Tis the Season to Stay Safe: 9 Tips to Protect Your Home during the Holidays

The holidays are nearly upon us. It can be easy to get caught up in the festivities, but it's important to remember to stay alert during the season. As spirits lift, the risk of accidents and crime rates unfortunately increase as well.

But we are here to help you keep your home protected. From shopping for presents to taking down the last of the decorations, here are nine tips for staying safe before, during and after the holidays.



## 1. Shop Safely

While it can be tempting to shop when everything is, literally, at your fingertips, make sure you are safe before clicking the "Check Out" button. Look for "https" before the URL, which indicates an SSL website, to confirm that you are on a trusted, secured website. Don't make purchases while connected to public WiFi; instead, connect to a private password protected network. It's also recommended to use a credit card, rather than a debit card, or trusted third-party app like Google Pay (for Android users) or Apple Pay (for Apple users) when submitting payment online.

## 2. Upgrade Your Holiday String Lights

Before decking the halls (and porch, and lawn, and Christmas tree), inspect the condition of the lights to make sure they are in good working order. Worn string lights can have frayed cords, exposed wires or broken bulbs, which increase the risk of electric shock or fire. Upgrading to new lights is worth it.

## 3. Check References

If you are hiring contractors, decorators, housekeepers or any other service professional during the holidays, be sure to check their references first. This will help you confirm that their business is legitimate and learn more about their history of service.

## 4. Test Smoke Detectors

Unfortunately, the risk of home fires increases during the holiday season. Test all the smoke detectors in your home regularly to make sure the batteries are good and everything is in working order. Replace any missing or dead batteries as quickly as possible.

## 5. Be Careful with Candles

Candles bring warmth and ambiance to a room, creating a cozy atmosphere and making them one of the most widespread holiday decorations. But candles also pose a fire hazard if they aren't treated with precaution. Keep lit candles on even surfaces, away from any loose papers or holiday decorations. Never leave a candle burning unattended or while you are sleeping. And, be mindful of small children or pets getting near a burning candle.

## 6. Water Your Christmas Tree

Christmas trees, often the shining star of a home's holiday décor, can also be a fire hazard if not taken care of properly. When first selecting a tree, look for one that is fresh and green that will last longer. Dry brittle trees burn much more quickly than greener ones. It's important to use a stand that holds water and to water your tree frequently. And don't forget to take the tree out after the holidays!

## 7. Clean Your Chimney

Make sure to have your chimney cleaned or inspected before lighting your first fire of the season in your fireplace. Soot can cause blockages in the chimney and creosote, a highly flammable byproduct, can build up in the flue over time.

## 8. Secure Your Valuables

If you're going to be traveling during the holidays, whether it's a day trip or an extended stay, be sure to take extra precautions to secure your valuables before leaving home. The holiday season is a peak time for burglary because thieves expect people to be out of their homes. Take photos of your jewelry, watches, etc. and lock valuables in your safe. Don't leave cash — even if it's hidden — in your home. Either lock it in your safe or deposit it at the bank.

## 9. Install a Smart Home Security System

A smart security system integrates with other smart technology in your home, such as sensors on door locks, to provide you with around-the-clock protection. You can access the system through an app so that you receive updates in real time. Options range from professionally installed and monitored systems to packaged kits you can install yourself.

**Happy holidays from Gallagher! We are here to help keep your home, loved ones and valuables safe this holiday season.** [Learn more about how we can help at www.ajg.com/us/insurance/personal-lines/](http://www.ajg.com/us/insurance/personal-lines/)