



Residential Fires and COVID: In our COVID -19 World, it is Important to Remember Safety First **By Shanti Barclay**

It seems of late, every claims handler I speak to mentions the incredible amount of claims in the Property Groups. As everyone who works in the world of property insurance knows, we are heading into CAT season, but the rise in claims is not only a result of the devastating recent hail storms in Alberta.

What may be lost in the increase number of claims is the alarming rise in residential fires since the onset of isolation measures. Since COVID -19 government imposed restrictions on workplace attendance in March of this year, some 4.7 million Canadians began working from home. If you are one of these 4.7 million, you are probably more than familiar with the daily juggling routine of work, kids, pets, housecleaning and meals (let alone down time to recharge). There appears to be a direct connection between our multi-tasking determination and fires in homes, condominiums and apartments. In Ontario, fatal home fire cases since January, 2020 rose 65% compared to 2019. The causes are more often than not, stoves left on and unattended as we prepare more meals than ever at home but continue the daily grind of what, in my house, is perpetual organized chaos.

It is a blessing to be able to continue to work during the pandemic but as lines between our work and family obligations blur into one ball of a to-do list which ranges from teaching grade two math to calculating complex losses on a spread sheet, it is important to remember how easily a fire can destroy homes and lives.

To prevent residential fires, please remember:

- Make sure everyone in the house knows what to do and what not to do, if they suspect a fire.
- Have a plan of escape and a pre-arranged meeting place.
- When cooking, stick to cooking. Do not leave the stove unattended no matter what the distractions are. If you have to leave, turn it off.
- Make sure you have enough smoke detectors in your home and that they work.
- Smoke only outside.
- Make sure outside smokers have access to an ashtray. Extinguishing cigarette butts in a planter or lawn is unsafe.

The Property Group at ZTGH wishes everyone a safe and happy COVID-19 Canada Day!

For more information on preventing residential fires please visit:



<https://www.sja.ca/English/Safety-Tips-and-Resources/Pages/Fire%20Safety/home-fire-safety.aspx>

About the Author:

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Shanti is a partner at ZTGH. She has appeared before the Social Assistance Review board, the Immigration and Refugee Board of Canada, the Human Rights Tribunal of Ontario, the Ontario Superior Court of Justice, Divisional Court, the Ontario Court of Appeal and the Federal Court of Canada. She has a practice primarily in property and product liability. Shanti has also acted as an Appraiser at Appraisal Hearings. She has extensive experience with professional negligence and coverage work.

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