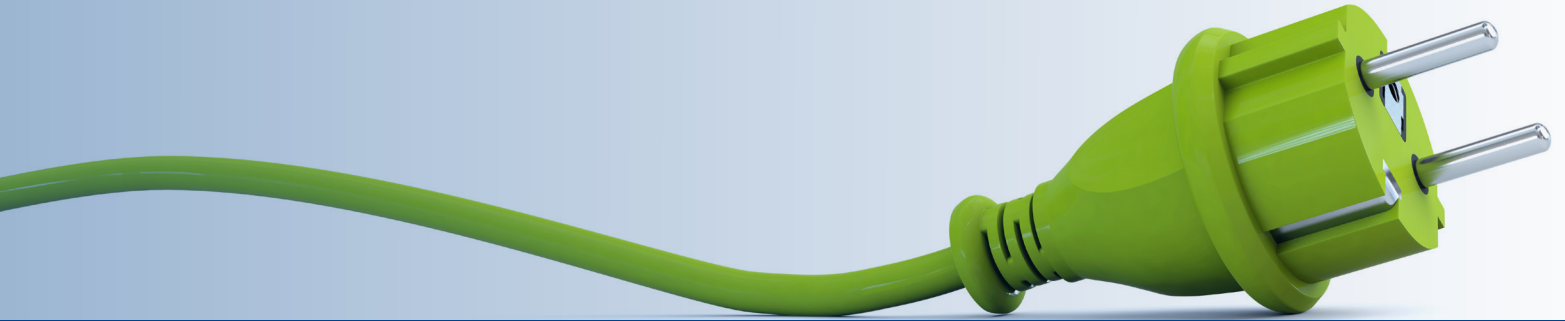


GENERATOR SAFETY



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Storms or natural disasters can have the ability to knock your power out for an extended period of time. During an outage, portable generators can offer temporary power, but there are potential risks associated with the use of these generators. Generators can be dangerous, and can lead to illness and injury, and even death if used improperly.

Guidelines for Safe Generator Use

When using a portable generator, it is important to take precautions for your safety and the safety of those in your home. Follow these guidelines for safe generator use:

- Read the manufacturer's safety and operating manual before using your generator.
- Never leave your generator running when you are away from your home or business.
- Check your generator regularly during operation.
- Use caution when touching your generator as many areas become hot and can burn you.

Connect Correctly to Avoid Electrical Hazards

Electricity supplied by a generator has the same hazards as your regular utility-supplied electricity. You can face additional risks if your generator bypasses safety devices, such as circuit breakers, that are built into your electrical systems. Travelers recommends contacting an electrical contractor or the generator manufacturer for the proper installation of your generator.

- Follow the manufacturer's instructions for properly grounding your generator to help avoid electrical shock.
- Be sure your hands are dry and that you are not standing in water before touching the generator.
- Never plug your generator into a wall outlet.
- Plug appliances directly into the generator using manufacturer-specified cords or three-pronged extension cords with the proper amperage rating for the intended use.
- Be aware that portable generators become hot while running and remain hot for a significant amount of time after they are shut down, creating a potential fire hazard.

Never Operate a Generator Indoors

Generators should not be operated indoors, in garages or basements, or near windows, vents or doors. Your generator should be kept well away from your home or business. A minimum distance of 25 feet is recommended; however, you should check your local ordinances and the manufacturer's recommended practices for additional information. Be sure to take your neighbors/neighboring businesses' windows, vents and

doors into account when positioning your generator. The exhaust from a generator can build up carbon monoxide (CO) – a colorless, odorless toxic gas – that can cause severe illness or even death.

- Maintain a clear space of three to four feet on all sides and above the generator to allow for proper ventilation.
- Help safeguard your home or business by installing battery-operated or plug-in/hard-wired with battery backup CO alarms. Be sure to routinely test them, and replace batteries as recommended by the manufacturer.

Refuel Safely

You should always use caution when refueling your portable generator. There is a risk of fire or getting burned because of the nature of the task. Follow these safety tips to ensure you properly refuel your generator.

- Shut down your generator and allow it to cool completely before refueling. Gasoline, kerosene or other fuels used to run generators can ignite if spilled on hot engine parts.
- Do not try to refuel a generator while it is running.
- Make sure all generator fuels are stored and transported in approved containers.
- Fuels should not be stored in or near your house or business. They should be stored in a separate, well-ventilated area or in an approved flammable liquids storage cabinet.
- Do not smoke around fuel containers or while refueling your generator.

CottageFirst Insurance

FOCA Members benefit from access to CottageFirst Insurance, a group insurance program designed specifically to meet the needs of cottage owners. The CottageFirst team provides knowledgeable and comprehensive guidance and will create a customized insurance solution specific to you. Cottagers benefit from bundling coverage for their home, watercraft, automobiles and more - all with discounting and coverage enhancements unique to FOCA members. Contact our team today!

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