

Fireworks

Carina Franca posted on July 01, 2013 14:00



Fourth of July, picnics, and fireworks after dark just go together. What a great family event! However, too many times these fun times end with heartbreak and sorrow when there is a fire or personal injury. Fireworks cause forty percent of all fires reported during the holiday. Personal injury accidents are the highest among two different groups—children ages 5 to 19 and adults in the 25 to 40 year age range. Nearly all injuries involve legal fireworks designed for personal use.

It should be noted that coverage for fireworks activities is excluded when your organization is responsible for the fireworks. The use of fireworks is not covered under Adventist Risk Management's liability policy, however we can secure coverage when asked. This exclusion does not apply if your organization is going to view a fireworks show put on by another organization or municipality. Due to the danger of using fireworks, their use is discouraged. The tips we provide here are of a general nature and apply to personal use. If your church group is planning an activity with fireworks, you should know it is not covered.

LEGAL or NOT

Many towns and counties prohibit the use of personal fireworks. Before purchasing any fireworks, check with your local fire or police departments if fireworks are legal in your community.

Follow these tips to ensure a safety-filled holiday.

- Purchase fireworks from a reliable local source, such as a store or vendor. Each county or city may have different regulations.
- Legal fireworks will have a label with the manufacturer's name and directions for use.
- Never try to make your own.
- Although blockbusters, Quarter-pounders, M-80's, and M-100's are banned explosives, they still account for many firework injuries.
- The safest and most stress-free way to view fireworks is at a public display. Leave the work to the professionals.

Do's and Don'ts of Personal Fireworks Use

DO's

- Make sure that children are supervised at all times.
- Read all of the instructions and warning labels.
- Wear some sort of eye protection.
- Light only one firework at a time.
- Find a place outside, away from grass and brush.
- Have a bucket of water or a water hose handy.
- Give yourself room and time to move away from the fireworks as soon as it is lit.
- Dispose of misfired fireworks properly. Wait for 20 to 30 minutes before handling. Then put the dud in a bucket of water or a can by itself.

REMEMBER that sparklers do send out sparks. Keep them away from the face, hair, and clothing. They burn at temperatures in excess of 1000 degrees, and can cause severe burns.

DON'Ts

- Don't allow anyone under the age of 18 to light fireworks.
- At times fireworks can misfire or shoot off in the wrong direction. To prevent injuries, don't be in close proximity to others when lighting fireworks.
- Don't try to relight a "dud." Leave it for 20 minutes before attempting to dispose of the unfired. Then put it in a bucket of water.
- Don't put fireworks in containers, such as cans or glass jars.
- Don't hold fireworks.
- Don't pick up a firework item just after it has finished burning. It may still re-ignite and could explode.

Have a safe and fun-filled holiday by following these tips and reminders.

Remember – *The use of any Fireworks during a church or school sponsored event is specifically Excluded under the terms and conditions of the General Liability insurance provided for your Conference or institution by Adventist Risk Management. If your organization is planning an event where you are responsible for the fireworks please contact us to see if coverage for this specific event can be obtained. If fireworks are used and a person is injured there would be no insurance coverage for either the individual or the denominational entity.*



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35 years of service as a member of the
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