



Pennsylvania  
**Insurance Department**



Pennsylvania  
**Office of the  
State Fire Commissioner**

**FOR IMMEDIATE RELEASE**  
**November 22, 2024**

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## **Shapiro Administration Reminds Pennsylvanians of Safety Tips to Avoid Cooking Fires This Thanksgiving, Offers Claims Advice in Case of an Accident**

*PID reminds Pennsylvanians that homeowners or renters insurance will only cover certain damages and to file claims as soon as possible in the event of an accident.*

**Harrisburg, PA** – With the **Shapiro Administration** committed to ensuring the safety and well-being of residents statewide, the **Pennsylvania Insurance Department** and the **Office of the State Fire Commissioner** joined the Linglestown Fire Company today to remind Pennsylvanians to practice safe cooking habits this Thanksgiving holiday.

According to the U.S. Fire Administration, the average number of reported residential building fires on Thanksgiving Day is more than double (2.3 times more) the average number of fires in residential buildings on all other days. An average of 2,300 residential building fires were [reported](#) to fire departments in the U.S. on Thanksgiving Day from 2017 to 2019. These fires caused an estimated annual average of 5 deaths, 25 injuries and nearly \$26 million in property loss.

“We want all Pennsylvanians to have a safe holiday with loved ones and are reminding everyone today that safety should be a top priority,” said **Pennsylvania Insurance Commissioner Michael Humphreys**. “In the event of an accident, homeowners insurance and renters insurance will only cover certain damages, and PID is here to help should you have any questions about, or problems with, your insurance. We urge you to use caution this holiday season when cooking to avoid potentially dangerous situations and prevent costly repairs. Have a Happy Thanksgiving, and please don’t drop the frozen turkey directly into the fryer!”

Homeowners insurance policies will cover damage to the structure of a home and personal belongings. Homeowners policies also provide liability protection for the homeowner if guests are injured. However, a homeowner will still be responsible for any deductible.

PID also reminds renters that, although the landlord’s insurance policy will cover damage to the building itself, it most likely will not cover a renter’s personal contents.

Renters insurance provides financial protection against the loss or destruction of possessions for individuals who rent a house or apartment. It may cover additional living expenses if renters are unable to live in their apartment because of a fire. And just like homeowners insurance, renters insurance also provides liability protection for injury to guests.

"Just a few simple precautions can greatly affect your safety during this holiday season," said **State Fire Commissioner Tom Cook**. "Before you fire up the oven, grill, or turkey fryer, make a plan. Ensure all smoke alarms are functioning and there is a fire extinguisher handy. Set regular timers or alarms on your phone to make sure not to lose track of timing. And if you're using a turkey fryer, make sure to follow all manufacturer's recommendations for use and cooking."

Pennsylvanians can visit OSFC's [website](#) for more seasonal fire safety tips.

"Fire extinguishers are your first line of defense when dealing with a fire, and if applied properly, can quickly keep the fire from becoming out of control. Inspect your extinguishers regularly to ensure they are ready for service. Never use water on a grease or oil fire," said **Linglestown Fire Company Chief Sean Harp**. "An easy way to remember the steps to use a fire extinguisher is the acronym PASS - **P**ull the pin, **A**im at the base of the fire, **S**queeze the handle, **S**weep back and forth. If the fire continues to grow, evacuate the building and call 911. Once outside, stay out and go to your meeting spot - never go back inside a building that has a fire."

Pennsylvanians should file any claim as soon as possible. Once an insurance company has been notified of a claim, the company has 10 business days to provide the consumer with the necessary claim forms.

During the entire claim process, it is important consumers:

- Keep a record of all written exchanges and telephone conversations, including names and date/time of the conversation;
- Ask questions if they do not understand something;
- Photograph and make a list of the damaged items;
- Save any receipts for materials purchased for repairs;
- Do not throw away damaged property until the claims adjuster advises it is okay to do so;
- Protect their property from further damage by making temporary repairs until the insurance company advises them on next steps; and
- Do not make permanent repairs until their insurance company has inspected the property and they have reached an agreement on the cost of repairs. Consumers who make permanent repairs before the adjuster has seen the damage could have their claim denied.

Pennsylvanians can visit PID's [website](#) to learn more about [homeowners insurance](#), [renters insurance](#), and [filing a claim](#). Consumers with questions on homeowners

insurance claims can visit the Department's [Consumer Services](#) or call 1-877-881-6388 for additional information.

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