

Celebrating the Fourth of July at Home

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Fireworks are a staple of Fourth of July celebrations in the United States, and many towns put on their own professional fireworks displays which are monitored for safety by local fire departments. This year, many of these have been cancelled due to the pandemic, but people still want to celebrate, and many take it upon themselves to set off the fireworks at home.

While they are pretty to look at, fireworks can be quite dangerous and are a major cause of emergency room visits in the weeks around July 4th. Most of the injuries are to the hands and fingers, but there are quite a few serious injuries to the eyes that can be caused by improper handling of fireworks.

The [National Fire Protection Association](#) reports that fireworks start an average of 18,500 fires each year, including 1,300 structure fires and cause an annual average of \$43 million in direct property damage. So, if after reading this you still want to celebrate the Fourth of July with a bang, make sure you check your homeowner's policy to ensure that you have the proper



coverage in place, in case you accidentally set yours or your neighbor's house on fire. Your policy may cover fires that occur due to the use of legal fireworks – but will not, under any circumstances, indemnify you from a fire caused by illegal fireworks. Same holds true if your fireworks accidentally injure someone. The liability portion of your homeowners policy will pay that person's medical expenses, but only if the fireworks were obtained legally.

The [American Pyrotechnics Association \(“APA”\)](#) states that fireworks retailers report record-breaking sales this year and that backyard fireworks have never been more popular or more in demand. They've issued a [safety flyer](#) that we recommend everyone planning their own fireworks display read.

Understanding your risks and how to manage them will help ensure your celebration is safe and enjoyable for, both, you and your guests.

The ALS Team wants to wish everyone a Happy and Safe Independence Day!

If you need more information on any of the topics covered in this blog, or need help with any risk related issues please contact [Albert Sica, Managing Principal](#), at 732.395.4251 or asica@thealsgroup.com.

Topics: [Risk Management Blog](#), [Risk Mitigation](#), [Safety and Compliance](#), [COVID-19](#), [homeowner's insurance](#), [Independence Day](#)