

Property and Liability Insurance Carriers,

Did You Know...

In a U.S. study of statistics in 2004, a 1% decrease in the number of smokers was associated with a 7% decrease in residential fire mortalities (*Ecological level analysis of the relationship between smoking and residential-fire mortality, 2008*).

In 2009, U.S. fire departments responded to **362,500 home structure fires**. These fires caused 12,650 civilian injuries, 2,565 civilian deaths and \$7.6 billion in direct damage (*National Fire Protection Association, 2009*).

Fires from smoking materials cause **more expensive** property damage than most other types of fires (*The Hartford Insurance Company*).

Smoking is the fourth leading cause of unintentional residential fires and the leading cause of residential-fire deaths (*Ecological level analysis of the relationship between smoking and residential-fire mortality, 2008*).

Smoking materials are the **leading cause** of home fire deaths in the U.S. (*FireSafety.gov*). One in four people killed in home fires were **not** the smokers who caused the fires (*National Fire Protection Association*).

Because most residential fires caused by smoking materials originate indoors (*U.S. Fire Administration*), residential fires caused by smoking materials are **preventable** through **no-smoking policies**.

Second-hand smoke is a **legal liability risk** under several common law theories, such as breach of the warranty of habitability, constructive eviction, and nuisance, and under the Americans with Disabilities Act (*Smoke-Free Environments Law Project*).

Demand is up for smoke-free housing.

Increase your competitive edge and decrease your risk by offering discounts for smoke-free residential properties!