

# UNDERWRITING ALERT

RAM Mutual Insurance Company

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## Proper Disposal of Ashes and Coals

Each year fire fighters respond to thousands of fires caused by improper disposal of hot coals or ashes from fireplaces, wood burning stoves, and charcoal grills. Hot coals hidden in a pile of ashes are well insulated and can remain hot enough to start a fire for up to four days. **The only safe means for ash storage is in a metal container with a tight fitting lid.** This helps keep air from blowing through and disturbing ashes which can emit sparks. To be safe, wet the wood ashes prior to attaching the metal lid to the pail. Treat all ashes and coals as *hot* even when you think they have had enough time to cool.

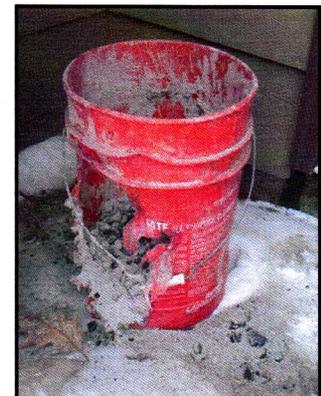


### To properly dispose of ashes or coals, we recommend the following:

- If possible, allow ashes and coals to cool in the area where you had the fire for several days. Wood burning fireplaces and stoves are designed to contain ashes safely. However, charcoal grills, when left unattended, must be moved away from combustibles including deck areas.
- When it is time to dispose of the ashes, transfer them to a metal container with a lid and wet them down. **DO NOT** use galvanized containers as hot coals on galvanized metal will release noxious fumes.
- Keep the container outside your home and away from any combustibles until the ashes can be safely dumped into a garden or on the ground. **DO NOT store your metal ash container on your deck, in your garage, or in any location where heat can transfer from the hot ashes to nearby flammable items.**
- **DO NOT** place ashes in cardboard boxes, paper or plastic bags, or any combustible container that could ignite. **DO NOT** dump ashes into plastic garbage or refuse containers.



*These photos show examples of what can happen when hot ashes are placed in a plastic pail and/or garbage can. If these situations hadn't been caught in time, they could have resulted in the total fire loss of a structure or even the loss of lives.*



**RAM**