



## CHILD SAFETY

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# SCM

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*This is the sixth issue in a series of educational newsletters on risk solutions from Nationwide Private Client, compliments of SCM's Personal Risk Management Division.*

### Child Safety

We don't like to think about anything bad happening to our children, but accidents do occur. It's a sobering fact that preventable injuries are the leading cause of death in children and half of these injuries are caused in and around the home. We would like to highlight the following recommendations to empower you to "Make Safe Happen" to help protect what matters most – your kids.

#### Burns

- Set your water heater's temperature to 120° Fahrenheit to prevent scalding.
- Children should not be allowed to play in the kitchen when hot pots are on the stove or in the oven.
- Never carry or hold a child while using the stove.
- Never leave irons, hair dryers or other heat-producing appliances unattended.

#### Falls

- Put window stops on all windows. This keeps the window from opening more than 4 inches.
- Children can become entangled in the cords from window curtains or blinds. Be sure to keep them out of your child's reach.
- Keep stairs clutter-free, in good condition, and have a banister or handrails on each side.
- Teach children to always hold onto handrails and not to play or jump on stairs.
- Strap in your bookshelves and keep cabinets locked.
- Install hardware mounted gates that have been specifically designed for either the top or bottom of the stairs. Be sure to do this as soon as your child starts to sit up, as crawling and walking are not far behind.

#### Fire

- Place smoke alarms outside each bedroom and in living areas on every level of your home.
- Make sure every child knows what their smoke alarm sounds like and teach them to crawl low to the ground and exit the home immediately if they hear it.
- Test alarms monthly and change batteries yearly. Test smoke alarms at night to make sure that your children will wake up and respond to it.
- Create a home fire evacuation plan with escape routes and practice with each family member. If you have a 2-story home, install evacuation ladders in each bedroom.
- Show children how to crawl low to the ground and cover their mouths if there is smoke, and to feel the doors with the back of their hands for heat before leaving the room.
- Make sure your children know that once they have exited the home safely, they should never go back in the home. Many people survive a fire initially only to put their lives at risk by going back into the home to try to help save others, pets or valuables.
- Children can become scared and confused during emergencies, so teach them to never hide from firefighters, or under the bed or in a closet.

## Toys

- Make sure that your children are playing with toys that are appropriate for their age, as specified by the manufacturer.
- Keep kids under 5 away from any toys or games with small parts that could become a choking hazard.
- Toys now sold in the US should be lead-free. Be extra cautious with hand-me-downs, homemade toys, or gifts from other countries that could contain lead.

## Water

- Be attentive when your children are near any body of water, including ponds, pools, kiddie pools, and bathtubs. A child can drown in as little as an inch of water in as little as 30 seconds.
- If you have a pool, install a fence around all sides of it. All gates or doors around the pool or hot tub area should have self-closing and self-latching locks that kids cannot reach.
- Take all toys out of the water when playtime is over to reduce a child's temptation to reach for them later.

## Outdoors

- Make sure a responsible adult is supervising your children at all times.
- Remove all poisonous plants from your yard. Be sure your family can identify dangerous plants such as poison oak, ivy and sumac and instruct children not to touch any plants unless a trusted adult permits.
- Teach children not to put berries, flowers or plants in their mouths.
- Always make sure your children wear a helmet when riding bikes, scooters, or skateboards.
- Instruct your children to be cautious around pets they don't know and never put their face close to an animal.
- Teach your children how to be safe around lawn equipment.
- Don't use lawn equipment around children as objects such as sticks, stones or rocks could shoot out and injure them.
- When cooking outdoors, be sure to stand by the grill at all times. Make sure to keep children at least 3 feet away from the grill or any other outdoor cooking equipment.

You are probably already implementing many of these safety tips, but it's always a good reminder to review them regularly to ensure you are doing everything you can to protect your family.

## Additional Resources

- To read about Nationwide's **Make Safe Happen** initiative, to learn about additional safety tips, or to download the Make Safe Happen app ( [iOS](#) and [Android](#) ), visit [www.MakeSafeHappen.com](http://www.MakeSafeHappen.com).
- **U.S. Government recalls** (toys, household items, medicine, food) [www.recalls.gov](http://www.recalls.gov)
- American Association of **Poison Control Centers** 1-800-222-1222 [www.aapcc.org](http://www.aapcc.org)

## References

[MakeSafeHappen.com](http://MakeSafeHappen.com)  
[Injury in the United States, 2007 Chartbook](#)  
[healthychildren.org](http://healthychildren.org)  
[safekidscalifornia.org](http://safekidscalifornia.org)

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Personal Risk Management Division at [infoprm@sullicurt.com](mailto:infoprm@sullicurt.com) or call 800.427.3253 and reference "Nationwide newsletter."



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