

Highway Fire Hazard

A vehicle fire occurs every two minutes on U.S. roads, but simple maintenance can help you avoid becoming a statistic.

DRIVING HOME DURING afternoon rush hour in Cleveland, Ohio, Ben Sabol was alarmed when he saw smoke billowing out from under his car's hood. As he quickly steered toward the shoulder and got out, he saw more smoke billowing from the back of the car.

"My hood was turning black and I noticed something on fire near the front tires," recalls Sabol. "Seconds after I called 911, flames burst out of the hood. All I could do was watch it burn to a crisp. The experience was frightening. I'm just glad I didn't get hurt."

Unfortunately, too many people are hurt or killed in car fires. In 2007, according to the National Fire Protection Association (NFPA), vehicle fires caused 365 deaths, 1,500 injuries and more than \$1 billion in property damage.

A COMBINATION OF CAUSES

More than two-thirds of those highway vehicle fires result from mechanical or electrical failures or malfunctions, according to NFPA statistics. Leakage of flammable and combustible fluids, such as gasoline and brake, transmission and power steering fluids, also contributes to the problem.

"The best way to prevent a vehicle fire is to keep up with your maintenance," says Dawn Clopton, division chief of special projects for the Austin, Texas, Fire Department. "When you bring your car in for maintenance, ask your mechanic to inspect the engine hoses, belts, and the fuel and electrical lines." Replacing these items when



Ron Magnus

worn or damaged can greatly reduce your risk of fire, she says.

[DID YOU KNOW]

In 2006, vehicle fires were the second leading cause of fire deaths in the U.S.
Source: NFPA

IN CASE OF FIRE

If you do experience a fire, take quick action, says Ron Moore, a national fire safety training expert, author and battalion chief for the McKinney, Texas, Fire Department. Besides protecting yourself, you may be able to salvage your vehicle. He recommends that you:

- Pull over immediately to the shoulder or another safe area, and unlock the doors.
- Put the car in park and shut off the ignition.
- Being mindful of traffic, get everyone out of the car and shut the doors. Once out, don't go back for anything.
- Call 911 immediately.
- While waiting, stand away from the vehicle to the side, not to the front or

the rear. If an explosion occurs, this can help you avoid being hit by flying debris.

- If possible, also stay uphill and upwind of the vehicle to avoid any toxic fumes or leaking fluids.
- "Calling 911 immediately is critical, particularly if you want to save the vehicle or minimize the damage," Moore says. 🐾

Be Prepared With ERS

Other problems besides fire can disable your vehicle. If that happens, GEICO's Emergency Road Service (ERS) is here to help. Cost for ERS averages \$15 a year per vehicle for most policyholders, and you'll be covered if you have a flat tire, need a locksmith, your battery dies or you run out of gas. We're here to help 24 hours a day, 365 days a year. Call 1-800-42-GEICO (424-3426) or go to geico.com for more information.