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Start the New Year Off With A Bang, Practice Firework Safety

JACKSON, Miss. – Insurance Commissioner and State Fire Marshal Mike Chaney hopes everyone will take precautions when shooting fireworks. According to the National Fire Protection Association, fireworks caused more than 32,000 fires in 2023, resulting in \$142 million in property damage.

“Standard homeowners insurance policies cover damage from accidental fires, like those caused by fireworks, but there are exceptions. If you set off fireworks where they are not allowed, your policy might not cover the damage. Check local laws to find out if fireworks are legal in your area. Your insurance company can also tell you if there are any fire restrictions in your policy,” said Comm. Chaney.

Follow these safety tips when shooting fireworks:

- Use common sense: always read and follow the directions on each firework.
- Never point or throw fireworks at another person.
- Buy from reliable fireworks sellers. Store them in a cool, dry place.
- Always have an adult present when shooting fireworks.
- Put used fireworks in a bucket of water and have a hose ready.
- Only use fireworks outdoors, away from homes, dry grass, and trees.
- Light only one item at a time and keep a safe distance.
- Never experiment or attempt to make your own fireworks.
- Never re-ignite malfunctioning fireworks.
- Never give fireworks to small children.
- Never carry fireworks in your pocket.
- Never shoot fireworks in metal or glass containers.
- Observe local laws.
 - Those wishing to purchase and use fireworks should first check with their fire protection officials to make sure that local laws are being followed.
 - Some municipalities prohibit fireworks from being used within city limits.

If you experience a fire and need help filing a claim or have a complaint against your insurance company, the Mississippi Insurance Department is here to assist. Call 601-359-2453 or email consumer@mid.ms.gov

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