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# 6 Ways To Avoid an Insurance Claim This Thanksgiving



Thanksgiving is a wonderful holiday, filled with food, friends and family — especially after last year's canceled plans due to the COVID-19 shutdown. But turkey day can also bring its share of risks and accidents. Here are six tips on how to lower your chance of a Thanksgiving Day incident and possibly avoid an insurance claim.

## 1. Don't leave your oven or stove unattended.

Don't let guests distract you while you're cooking. Thanksgiving is the peak day of the year for home cooking fires (followed by Christmas Day, Christmas Eve and the day before Thanksgiving), according to the National Fire Protection Association.

- If a fire starts on your stovetop, turn off the burner and quickly cover the pan or pot with a lid to smother the flames.
- Don't throw water or flour on stovetop flames — it could cause a fire flare-up or spread the fire. Use baking soda instead.

- If a fire starts in your oven, turn off the oven and keep the door closed. Opening the oven door could feed the fire (oxygen rush) and cause it to spread.
- Keep a kitchen fire extinguisher within easy reach ([class K is recommended](#) for optimal firefighting safety).
- If you're unable to fight a fire, choose safety and flee your home. For all but the most minor flare-ups, it's a good idea to call 911 and have everyone wait outside for firefighters to arrive. Possessions can be replaced — lives can't.

## 2. Follow sound food safety principles.

Food poisoning is not the lasting Thanksgiving memory you want to leave your family and friends with. Wash your hands often as you cook and handle ingredients properly to protect your loved ones from foodborne illnesses.

- Wash and disinfect utensils and cutting boards, especially when handling raw meat. Keep raw foods separate to prevent cross-contamination.
- Never reuse meat marinades for sauces unless you boil them thoroughly first.
- Use a reliable probe thermometer for your turkey. The Department of Agriculture (USDA) recommends a minimum internal temperature of 165 degrees for safety. A stuffed turkey will take longer to cook than an unstuffed turkey.
- Watch out for leftovers — get them into the fridge promptly to halt the growth of potentially dangerous bacteria.
- Store uncooked meat on the lowest shelf to prevent dripping and cross-contamination.
- If serving a buffet-style meal, stay on top of USDA-recommended [hot and cold food storage temperatures](#).
- Nearly 32 million Americans have food allergies and 200,000 of them are hospitalized each year because of a food reaction, says [Food Allergy Research and Education](#). Ask your guests about food allergies in advance and modify your food preparation accordingly.

## 3. Keep your pets and guests safe.

The joyful chaos of a bustling holiday home can be scary and stressful for pets. Even normally docile dogs can bite when they are anxious or frightened, and you can be held legally liable if a guest is injured in your home. Serious dog bites may require medical care and can even lead to lawsuits. You could wind up filing a homeowners claim for these costs.

- Set aside a space they can retreat to, such as a quiet guest room, and make sure they have enough food and water.
- Keep the Thanksgiving feast away from your pets. Fatty “people foods” are hard for animals to digest, and poultry bones can cause choking hazards. Certain desserts can contain ingredients that are poisonous to pets (dogs should never have chocolate, for example).

- If you believe your pet has eaten something it shouldn't have, call your veterinarian or local emergency pet clinic immediately. You can also call [Animal Poison Control](#) at 888-426-4435.

## 4. Don't overserve alcohol.

Thanksgiving is a time for celebrating with family and friends, and the festivities often include cocktails. Social host liability laws (which vary by state) allow the victim of a drunk driver to sue the host who served the alcohol. As a host, you may be held liable for alcohol-related mishaps that occur during or after your Thanksgiving gathering.

- Offer nonalcoholic beverage alternatives and stop serving alcohol toward the end of the gathering.
- Encourage your guests to use a designated driver or offer them rideshare or taxi gift cards. When in doubt, call a ride or invite them to stay over. Impaired driving can end in accidents, tickets, fines, jail time or worse.
- Consider purchasing host liquor liability insurance to cover your party. Most renters and homeowners liability policies will cover mishaps, but liability related to alcohol may be excluded from your policy. Let your insurance agent know the details — they'll help you out.

## 5. Follow pandemic guidelines.

Staying safe also includes COVID-19 variants. As a host, you're responsible (and potentially liable) for the health and safety of the people in your home.

- Check your state and local public health departments for gathering restrictions.
- Follow [safer-gathering guidance](#) offered by the Centers for Disease Control and Prevention.
- Review your guest list (factor in things like age, travel exposure, vaccination status and the health of everyone in attendance) and make a safe gathering plan from there.
- Consider the layout of your home and make adjustments (like increasing ventilation or celebrating outdoors).
- Communicate your plans with your guests and make sure everyone's on the same page about the rules.

## 6. Don't announce travel plans on social media.

You never know who's reading your social media posts. Announcing your upcoming travel plans or the fact that you are currently out of town is like an engraved invitation to a would-be thief.

- Some burglars use social media posts to target homes. If you want to post about your trip, no problem. Just do it after you've safely returned home.
- If you're gone for an extended period of time, be sure to set your burglar alarm, put lights on timers and arrange to have your mail and newspapers held.
- You can also let trustworthy neighbors know when you're coming back so they can report any suspicious activity to the police during your absence.

# Give thanks safely

Thanksgiving is one of the most popular holidays — and why not? It's all about giving thanks and reviewing what's most important. No matter how you choose to make merry, stay safe this Thanksgiving and enjoy your time with friends and family!

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