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INSURANCE MATTERS

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Christmas Trees

With Christmas soon approaching and with churches and halls being decorated for this special time of year, there are, unfortunately, some reminders that are needed to bring to your attention.

If “live/real” Christmas trees are to be used then please note the following:-

1. When purchasing a live tree, check for freshness. Dropping needles indicate a dry highly inflammable tree. Needles should be hard to pull and bend between your fingers i.e. not break.
2. Trees should be placed away from floor heating and all other sources of heat.
3. Heated rooms dry out fresh trees so be sure the tree stand is always filled daily.
4. Never use lighted candles on or near the tree
5. Dispose of tree within 14 days after the 25th of December or as soon as possible thereafter or, even more quickly if tree is drying out faster than anticipated.
6. Make sure tree is not blocking any exit
7. Always turn Christmas tree lights off before leaving building.
8. Some trees can be quite tall. Consideration should be given to securing them to a wall to prevent them from falling over.
9. The conditions for live wreaths need to be addressed in the same manner.

Most of the reminders itemised above do not apply when artificial trees/wreaths are used rather than live trees/wreaths.

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