



# Is Your Home at Risk of an Electrical Fire?

**RAM Mutual Insurance Company**

P.O. Box 308 - Esko, MN 55733



Unsafe Taped Wiring



Old 60 Amp Fuse Box



Open Junction Box



Old Circuit Breaker Box

## Take the Home Wiring Safety Quiz

- ◆ Is your main electrical panel more than 40 years old? If so, it may not have sufficient capacity or may be overloaded.
- ◆ Are you having to replace blown fuses or re-set tripped circuit breakers?
- ◆ Do receptacle outlets, switches, or appliances ever get hot or smell hot when you use them?
- ◆ Do your appliance cords fit loosely or sometimes fall out of receptacle outlets?
- ◆ Do any light fixtures, switches, outlets, cords, or appliances ever work intermittently or emit sparks?
- ◆ Are you using extension cords and/or multi-plug adaptors?
- ◆ Do switch, outlet, or junction boxes have missing or broken covers, and are there any exposed wires or taped splices?
- ◆ Are there any ungrounded (two-prong) receptacle outlets in your home?
- ◆ Are any bathroom, kitchen, or outside receptacle outlets missing ground-fault circuit interrupter (GFCI) devices?



Broken Light Fixture



Missing Switch Cover

If you have answered YES to one or more of the questions above, then your home electrical system is in need of repair or upgrading. For your personal safety, it is imperative that you consult with a licensed bonded electrical contractor to inspect your electrical wiring!

**(Please turn this sheet over for additional information.)**

(Present this information to your electrical contractor.)

NFPA 73 (National Fire Protection Association)

# Electrical Inspection Code for Existing Dwellings

## (2006 Edition)

This code provides criteria that enables the identification of the hazardous conditions that are evident during a visual inspection of the electrical systems in existing one-family, two-family, and multi-family dwellings, including mobile homes and manufactured homes.

The purpose of this code is to provide requirements for evaluating installed electrical systems within and associated with existing dwellings. An inspection is required to identify safety hazards, fire hazards, shock hazards, overheating, physical deterioration, abuse, non-code compliant installations, and so forth.

### General Inspection Requirements

- ◆ Services, Outside Feeders, and Outside Branch Circuits
- ◆ Grounding Electrode Conductors
- ◆ Panelboards and Distribution Equipment
- ◆ Overcurrent Protective Devices
- ◆ Flexible Cords and Cables
- ◆ Raceways
- ◆ Boxes and Enclosures
- ◆ General Use Switches and Receptacles
- ◆ Ground-Fault Circuit Interrupters
- ◆ Arc-Fault Circuit Interrupters

The code states that when replacing a panelboard or distribution equipment that contains overcurrent protection devices for lighting and appliance branch circuits that supply 125-volt, single-phase 15 and 20 amp outlets, additional protection can be accomplished by providing **arc-fault circuit interrupter** protection for the circuits that existed prior to the replacement.

Additional protection can be provided for nongrounding-type receptacles by replacing the devices with a **ground-fault circuit interrupter-type** receptacle or a grounding-type receptacle in accordance with 406.3(D)(3)(b) or (c) of NFPA 70, which is the National Electrical Code.

For fire insurance underwriting and safety purposes, it is recommended that **arc-fault circuit interrupters** (required in new home construction) as well as **ground-fault circuit interrupter** (GFCI) devices be installed to reduce the fire and shock hazard prevalent in existing homes with older type wiring and particularly where there are ungrounded receptacle outlets. These devices should be installed by a licensed bonded electrical contractor.