

Are Fireworks Accidents Covered?

A longtime, extremely popular summer rite is to enjoy setting off fireworks. However, it's important to think before striking a match or using a lighter on your first firecracker, sparkler, smoke-bomb or bottle rocket.

For all their fun, fireworks are capable of causing serious injuries persons and substantial damage to property. If you cause a fireworks accident, are you insured? In most instances, if you carry a homeowners policy, you are protected. For instance, imagine you are setting off some fireworks in your driveway for your children and their friends. Suddenly, a sparkler you gave to a neighbor's child violently flares up, burning her hand and face. Your policy could cover her injuries a couple of ways. If the injuries are minor, her medical treatment could be handled under the Medical Payments portion. However, if the child's injuries are more serious and her parents sue, your policy's liability portion should handle your legal defense as well as a legal judgment.

Here's another example of a loss that could be covered. While setting off some bottle rockets, one smashes through a window of a house across the street. The rocket sets the home's living room curtains on fire. It then spreads to the carpeting and the room's furnishings. The neighbor is able to put out the fire with a garden hose, but the result is thousands of dollars in damage caused by fire and water. Your policy should handle this damage.

Coverage Shortfalls

There are instances where your homeowner policy does not offer coverage. If it's illegal for you to set off fireworks, this legal hurdle could result in any loss being excluded by the policy. Since a homeowner is meant to handle losses related to owning and living in a home, there's no coverage for a person who uses their home for making, selling, storing or distributing fireworks. Any business activity involving fireworks is going to cause a big problem if a loss occurs.

Injuries to yourself or others in your household are not covered because Medical Payments and Liability coverage is designed to handle loss suffered by persons outside of your household. Also, if the injury was not an accident, there's no coverage. Playfully tossing a firecracker or aiming a bottle rocket at another person could be considered intentional, even when no injury was intended.

So when dealing with fireworks, make sure they're legal, that they're used carefully and only for entertainment. Then your chances are good that any loss may also be covered.

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