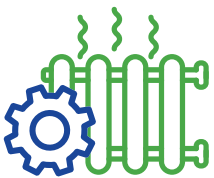




THE “COST” OF USING ELECTRIC SPACE HEATERS. ARE THEY WORTH IT?

During the cool fall nights and cold winter days, the demand for heat increases. It is cold in the house and although more heat is just a flip of a switch away, you worry about the increase in your heating bill. This is why you may turn to electric space heaters. You think it's ideal for extra, inexpensive heat. But is it?

HOW DO SPACE HEATERS WORK?



In essence, space heaters fall into two main categories: electric and combustion. In most cases, electric heaters are safer and preferable to combustion heaters, especially in enclosed spaces. These devices produce heat by converting electric current from the wall socket, like a toaster or clothes iron.

THE COST OF USING SPACE HEATERS

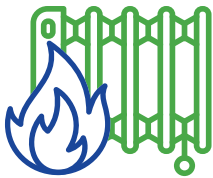
While space heaters may be relatively inexpensive to buy, they have unplanned financial and safety costs.

FINANCIAL COSTS OF SPACE HEATERS



It takes a lot of electricity to deliver the same amount of useful heat that natural gas or oil can provide to heat your home. Here is an easy example. You have a 1,500-watt electric space heater in your home and the current energy rate is 10.5 cents per kilowatt-hour (you may find your exact rate listed on your energy bill). This comes out to \$3.78/day, which would add \$113.40 to your energy bill in a 30-day month. And that is just to heat a small space within your home.

SAFETY COSTS OF SPACE HEATERS



Space heaters account for 43 percent of U.S. home heating fires, according to a 2018 National Fire Prevention Association (NFPA) 2018 Report. NFPA reports that heating equipment is the second-leading cause of U.S. home fires and the third-leading cause of home fire deaths. Not to mention, these fires account for 54% of direct property damage.

ELECTRICAL SPACE HEATER SAFETY TIPS

In some circumstances, for intermittent use, space heaters can be safely used. Make sure to reduce the potential for fires by following manufacturer guidelines and incorporate the safety tips we have compiled below.

- Proper placement of space heaters is critical. Heaters must be kept at least three feet away from anything that can burn.
- If the space heater uses gas or oil, running it too long could lead to carbon monoxide poisoning. Always be mindful of the amount of time it is turned on.
- Avoid using a heater too big for the space you are heating, as a large heater in a small space increases the risk of fire.
- Pay attention to broken or frayed cords as these conditions could lead to sparks or short circuits.
- Place the heater in less traveled areas and on even surfaces to prevent it from easily tipping over.
- Always turn the space heater off when exiting the room/area.
- Plug space heaters directly into a wall outlet. Do not use an extension cord or power strip, which could overheat and result in a fire.

About Millers Mutual Insurance

Millers Mutual Insurance, based in Harrisburg, Pennsylvania, is the niche property & casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents—and their multifamily clients—deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.