

Celebrating the Fourth of July Post-Pandemic

As the Covid related restrictions are being lifted and we are slowly returning to our pre-pandemic routines, we are all looking forward to celebrating Independence Day.

Fireworks are a staple of Fourth of July celebrations in the United States, and while some small towns are still scaling back their professional fireworks displays, Macy's Fourth of July Fireworks on the East River are back in full force. People are gathering again for cookouts in their backyards, parks and beaches to barbecue and put on their own firework displays.

The ALS team is celebrating our first Independence Day in our new home and, as always, our mindset is that of mitigating risks. To that end, we wanted to share some important points on the fireworks safety.

While they are pretty to look at, fireworks can be quite dangerous and are a major cause of emergency room visits in the weeks around July 4th. Most of the injuries are to the hands and fingers, but there are quite a few serious injuries to the eyes that can be caused by improper handling of fireworks.

The [National Fire Protection Association](#) reports that fireworks start an average of 18,500 fires each year, including 1,300 structure fires and cause an annual average of \$43 million in direct property damage. So, if after reading this you still want to celebrate the Fourth of July with a bang, make sure you check your homeowner's policy to ensure that you have the proper coverage in place, in case you accidentally set yours or your neighbor's house on fire. Your policy may cover fires that occur due to the use of legal fireworks – but will not, under any circumstances, indemnify you from a fire caused by illegal fireworks. Same holds true if your fireworks accidentally injure someone. The liability portion of your homeowners policy will pay that person's medical expenses, but only if the fireworks were obtained legally.

The [American Pyrotechnics Association \("APA"\)](#) states that fireworks retailers report record-breaking sales this year and that backyard fireworks have never been more popular or more in demand. They've issued a [safety flyer](#) that we recommend everyone planning their own fireworks display read.

Understanding your risks and how to manage them will help ensure your celebration is safe and enjoyable for, both, you and your guests.

The ALS Team wants to wish everyone a Happy and Safe Independence Day!

If you need more information on any of the topics covered in this blog, or need help with any risk related issues please contact [Albert Sica, Managing Principal](#), at 732.395.4251 or asica@thealsgroup.com.