

[Home](#) / [Home & Renters Insurance](#) / **Thanksgiving 2019: How Insurance Covers A Cornucopia Of Feast Fiascos**

See how much YOU can save

Home & Renters ▾ 94404 [Get Quote](#)

Want to bundle home and auto insurance for potential discounts?

Yes No

Thanksgiving 2019: How insurance covers a cornucopia of feast fiascos

🕒 16 min read



By Insurance.com | Posted : November 12, 2019

Thanksgiving Day is a time to celebrate with family and friends, a chance to carve out some quality time to eat, drink and be merry. Unfortunately, it can also be a time of fires, slips and falls, or even food poisoning. If your feast goes foul, knowing what your [home insurance](#) covers will help.



Nobody ever expects their Thanksgiving celebration to result in a call to the fire department or a trip to the emergency room, but it does happen. And, unless you are properly protected by homeowners insurance, Thanksgiving could end up costing much more than the price of a turkey and fixings.

Let's take a look at some of the most common Thanksgiving and holiday party mishaps and review the role insurance plays in covering a cornucopia of calamities.

When Butterballs become fireballs

Thanksgiving is always busy for firefighters, in fact, according to the National Fire Protection Association (NFPA), there are three times as many home cooking fires on Thanksgiving as a normal day of the year. This translates into a 250% increase over the daily average when it comes to home cooking fires.

All of those fires do some serious damage. U.S. Fire Administration statistics found there were an estimated 2,400 residential building fires on Thanksgiving Day every year between 2014 and 2016, the most recent study. These fires resulted in five deaths, 25 injuries and an astounding \$19 million in property loss. The data shows that cooking is the leading cause of fires on Thanksgiving, with 76.5% of turkey day fires caused by the cook.

It turns out that cooks are responsible for a majority of home fires in the U.S. NFPA data show that cooking is the leading cause of home fires year-round. They account for almost half (48%) of all home fires nationwide, as well as 45% of home fire-related injuries. Unattended cooking (don't get distracted by family and friends) is the leading cause of home cooking fires and fire-related deaths.

If you are forgoing the oven this year and breaking out the turkey fryer, expect the danger to increase. According to the NFPA, deep fryer fires cause five deaths, 60 injuries, destroy 900 homes and cause over \$15 million in property damage, every single year.

State Farm ran the numbers and found that over the last seven years, Texas was the big winner (loser is more to the point) when it came to cooking-related insurance claims on Thanksgiving day, with roughly 38% of claims coming from the Lone Star State. Illinois was second, with 27%, while Pennsylvania and Ohio are tied for third with 23%.

Here are a few tips if you are taking the plunge (into hot oil) and frying up a turkey this year:

- Always use a turkey fryer outdoors on a flat surface. Make sure it is away from structures, wooden decks, and covered patios. Never use a fryer in a garage
- Have a fire extinguisher nearby and ready to use
- Never leave the fryer unattended. Monitor the temperature of the oil with a thermometer to prevent the oil from overheating and catching fire
- Make sure the turkey is completely thawed to prevent a fire
- Always keep children and pets away from the fryer to prevent tipping

While fryers are certainly a major fire hazard, they are not the only thing causing Thanksgiving blazes. NFPA stats show that throughout the year (not just Thanksgiving

specific) ranges accounted for 62% of home cooking fire incidents while ovens accounted for 16%.

Fires can quickly spread out of control causing both injuries and damage to your home. You should always call in the professionals if you have a fire, over half (55%) of reported non-fatal home cooking fire injuries occurred when the victims tried to fight the fire themselves.

When it comes to homeowners insurance, the dwelling coverage of your homeowners insurance will step up to help cover the cost of repairing (or rebuilding if the fire really gets out of hand) your home.

When [buying homeowners insurance](#), you should get enough dwelling coverage to match the full replacement cost of your home. The cost to repair damage to your home or rebuild it completely at equal quality — at current prices — is the replacement cost.

Dwelling coverage not only protects your home, it extends to your garage, sheds and any other outbuildings on your property so if you manage to burn down a detached garage with a turkey fryer, you should be covered.

Another component of your homeowners insurance may also be called into service if someone is injured on your property. Your liability coverage will help pay the medical bills if your turkey fire manages to injure a guest or neighbor. We will get into more about liability coverage soon but suffice it to say that carrying the proper amount of liability coverage is an absolute necessity.

Toxic turkey: I poisoned my guests, what now?

As a Thanksgiving host you carry liability risk if a guest is sent to the hospital due to your cooking or if one of your guests hits the booze a bit too hard before hitting the road.

“If a guest at your home contracts food poisoning you can be held liable,” says Christopher Earley with the Law Office of Christopher Earley.

There are no Thanksgiving-specific statistics on food poisoning, but the Centers for Disease Control and Prevention (CDC) estimates that food-borne diseases make one in six Americans, or 48 million people, ill each year. These illnesses hospitalize 128,000 people and kill 3,000.

According to the CDC, if any of these symptoms present themselves after downing your Thanksgiving meal, you may have food poisoning:

- Upset stomach

- Stomach cramps
- Nausea
- Vomiting
- Diarrhea
- Fever
- Dehydration

While most food poisoning cases resolve themselves after a day or two, in some cases, it can turn serious and if it does, your insurance should help out.

“Your homeowners general liability policy should protect you. This coverage will pay for medical bills, lost wages, as well as pain and suffering associated with the food poisoning. If there is a lawsuit filed, your carrier will cover the costs of the litigation, and will also provide you with legal representation,” says Earley.

The liability portion of your policy will cover a variety of issues, not just food poisoning. It will typically cover:

- **Medical costs:** This portion of your policy will cover medical costs for not only injuries such as food poisoning but also damage from slips, falls or other injuries that occur in your home. This includes outdoor areas such as icy sidewalks, and driveways.
- **Damage to neighbor’s property:** If you hit a baseball through a neighbor’s window, back over their mailbox or destroy their landscaping, this portion of your policy will cover the damage, up to your policy limits.
- **Legal fees:** If the food poisoning turns serious or a fall results in a long hospital stay you may end up on the wrong side of a lawsuit. Your homeowners policy will cover legal fees and any damages or settlements that come from the suit, up to your coverage limits.

A standard homeowners policy provides \$100,000 in liability coverage but you can up this figure and most industry experts recommend doing just that. “Personal liability insurance is incredibly affordable,” says Travis Biggert, with HUB International. “We recommend base limits starting at \$300,000 on your homeowners policy with a \$1 million umbrella policy which will kick in when your personal liability limits are reached.”

As an example, a home insurance rate analysis by Insurance.com shows that bumping up your liability limits from \$100,000 to \$300,000 costs just \$16 more, on average, for a policy with \$200,000 in dwelling coverage and a \$1,000 deductible. For \$500,000 of liability it’s only \$27 extra.

For a policy with \$200,000 in dwelling coverage and a \$1,000 deductible:

- \$1,228, national yearly average home insurance with \$100,000 in liability
- \$1,244; national yearly average home insurance with \$300,000 in liability
- \$1,255; national yearly average home insurance with \$500,000 in liability

To get an idea of what your cost would be to increase dwelling and liability limits with various deductibles, use our [average home insurance rates tool](#) that shows premiums by ZIP code for 75 different coverage levels.

Another portion of your policy that covers food poisoning is your [medical payment coverage](#), which is similar to liability, but has lower limits and pays out regardless of fault.

"If you end up serving under cooked turkey and guests get a case of food poisoning, their medical expenses could be covered if the host has medical payment coverage added to their homeowners insurance policy," explains Cathy O'Neil, senior claims manager at Mercury Insurance "This coverage applies to the costs associated with injuries sustained by guests, regardless of who is at fault. This coverage might be applied toward medical expenses for those not living at the property and the limit varies by state and insurance company, but typically ranges between \$1,000 and \$5,000 per person."

Despite the fact that the CDC doesn't have exact stats on Thanksgiving poisonings, they do offer the following tips for safe food handling on turkey day:

- **Safely thaw your turkey:** Thaw turkeys in the refrigerator, in a sink of cold water that is changed every 30 minutes, or in the microwave. Never thaw your turkey by leaving it out on the counter. If a turkey is left out at room temperature for more than two hours, it can end up in the temperature danger zone between 40°F and 140°F, where bacteria can grow rapidly.
- **Safely stuff your turkey:** Cooking stuffing in a casserole dish makes it easy to ensure it is thoroughly cooked. If you put stuffing in the turkey, do so just before cooking. Use a food thermometer to make sure the stuffing's center reaches 165°F. Bacteria can survive in stuffing that has not reached 165°F and may cause food poisoning.
- **Safely cook your turkey:** Set the oven temperature to at least 325°F. Place the completely thawed turkey with the breast side up in a roasting pan that is 2 to 2-1/2 inches deep. Make sure the turkey has reached a safe internal temperature of 165°F by inserting a food thermometer into the center of the stuffing and the thickest portions of the breast, thigh, and wing joint.
- **Leftovers can be dangerous:** Leftovers can be dangerous as well. In fact, it is the second most common bacterial cause of food poisoning. Get your leftovers in the fridge as soon as possible.

If your guests end up in the emergency room due to your holiday meal your homeowners insurance should step up to help out. "Your homeowners general liability policy should protect you. This coverage will pay for medical bills, lost wages, as well as pain and suffering associated with the food poisoning. If there is a lawsuit filed, your carrier will cover the costs of the litigation, and will also provide you with legal representation," says Earley.

Too much Wild Turkey?

Thanksgiving is already a very dangerous time out on the roads due to the fact that millions and millions of people drive to their Thanksgiving celebration. The Thanksgiving weekend technically runs from 6 p.m. Wednesday to 5:59 a.m. Monday for statistical purposes.

AAA predicts that 54.3 million Americans will travel at least 50 miles away from home this Thanksgiving. This is a 4.8 percent increase over last year which translates into an additional 2.5 million people traveling. The majority of Thanksgiving drivers head to their feast in a car with 89.4 percent traveling by automobile, 7.8 by air and 2.8 using another mode of transportation such as a train.

Not everyone's trip will go as planned, AAA predicts they will have to rescue nearly 360,000 motorists over the Thanksgiving travel period. Dead batteries, lockouts and flat tires will be the biggest reasons travelers call AAA.

Unfortunately, the Thanksgiving travel period is also pretty deadly. In 2017, Thanksgiving experienced the second highest daily fatality average with only Independence Day beating it out. The National Safety Council (NSC) estimates that roughly 433 people may die on U.S. roads this Thanksgiving holiday period.

Booze plays a bigger part in road accidents on Thanksgiving than normal days of the year. NSC statistics show that nationwide, alcohol-impaired fatalities in 2016 represented 28% of the total traffic fatalities while during the Thanksgiving Day period the rate jumps up to 34% of fatalities.

If you over serve a guest, you may find yourself responsible for any damage they do once they hit the street. The majority of states have social host liability laws in place, which hold hosts liable for any property damage caused by their intoxicated guests. This can range from something minor, like a mailbox being run over, to much more serious offenses.

"While each state is different, in general, if you over serve someone in your home who is visibly intoxicated then you can be held liable for all losses caused to any third-party. For example, if you over serve a visibly intoxicated guest and he then negligently causes a car accident, you can potentially be held liable to any third-party that is injured

under a social host liability law. However, if your intoxicated guest simply injures himself, then you would not be liable,” states Earley.

You should be covered by your homeowners insurance but are always subject to coverage limits. “Most homeowners insurance policies will provide coverage in the event a claim is made that stems from over serving a guest in your home. As with food poisoning claims, your homeowners carrier will cover the claim as well as the costs associated with any lawsuit that is filed, up to your policy limits,” says Earley.

This is where having the right amount of insurance in place can be a financial lifesaver. Auto accidents, especially ones involving drunk driving can quickly spiral into a very expensive claim or lawsuit. If you are under insured some of these costs will end up falling to you and that can put all of your assets at risk.

In order to up your protection, consider an umbrellas policy which kicks in when your homeowners insurance liability coverage reaches its limit. Umbrellas are sold in \$1 million increments and are very affordable. Prices vary but expect to spend \$150 to \$300 for \$1 million in protection.

Your liability doesn't just extend to overserved guests, any guest that is hurt in your home can become a claim on your policy. Trips, falls and dog bites can all result in injuries or a lawsuit and you will end up covering these costs if you are not properly insured.

Before everyone arrives for your Thanksgiving feast, make sure your sidewalks and driveway are clear of snow and ice. De-clutter your home to help prevent trips and falls and keep pets in a bedroom away from guests if you have any concerns about them biting or scratching.

How do I minimize the risk of hosting Thanksgiving?

It's not difficult to minimize your risk at Thanksgiving by simply taking a few precautions and familiarizing yourself with local laws. Here are a few tips to help make this Thanksgiving a success:

Do your research: Before you send out the invites, research social host liability laws in your state so you know exactly what the law is regarding your liability. Make sure you are in full compliance and are not breaking any local laws, always know where your liability lies and if you are fully protected.

While you should be protected in most cases, there are policies that exclude or limit social liability coverage so always read your policy or check with your agent before you have a party.

“Some homeowners insurance policies either explicitly protect or explicitly deny protection for social host liability, and many times if they do protect, they will limit the coverage to \$100,000 per person and \$300,000 per incident,” advises Michael Rehm with the Law Office of Michael Rehm.

Your homeowners policy may not cover any issues related to drunken guests getting behind the wheel. “Some homeowners policies also deny coverage due to a motor vehicle exception found in many homeowners policies. Specifically, any personal injuries sustained as a result of a motor vehicle accident are not protected by the policy,” says Rehm.

Be prepared: While it’s never fun having to arrange a ride home for a drunken guest, it’s even less fun to be sued. It is a good idea to keep Uber or Lyft on speed dial if you are serving booze at your turkey day celebration. Call a car or assign a designated driver in order to get everyone home safely and keep your liability at a minimum.

Verify you are covered: It is always a good idea to review your policy coverage levels to make sure you are fully protected. Consider an umbrella policy if you are concerned about policy limits.

“Most insurance agents suggest carrying at least \$300,000 to \$500,000 of liability protection, depending on the value of your assets,” explains Michael Barry, senior vice president at the Insurance Information Institute. “The Insurance Information Institute also advises consumers who own a home and a car to consider purchasing an umbrella insurance policy for upwards of \$1 million.”

Fun Thanksgiving Facts

- **Thanksgiving beginnings:** Writer Sarah Josepha Hale convinced President Abraham Lincoln to officially declare Thanksgiving a national holiday that recurred every year after years of persistent lobbying. She also wrote "Mary Had a Little Lamb" as well as founding "American Ladies Magazine."
- **\$48.90** - Average price to feed 10 people Thanksgiving dinner in the United States in 2018
- **\$75** - The average cost for a ready-to-eat meal from a grocery store
- **45,000,000** – Number of turkeys are eaten for Thanksgiving dinner
- **100,000** - Average number of questions answered by the Butterball Turkey hotline every November and December
- **2.65** - Number of miles the Macy’s Thanksgiving Parade route covers. 3.5 million spectators attend to watch 1,000 clowns perform and to see 30 parade floats while 43 million people watch at home
- **229** – The average number of grams of fat you will consume during your Thanksgiving meal which is roughly four times the amount you should eat in a day.

You may also consume roughly 4,500 according to the Calorie Control Council, an industry group.

- **50 million** – Estimated number of pies that will be eaten on Thanksgiving day according to the American Pie Council
- **Plumber are busy** – According to Roto-Rooter data , Black Friday is the busiest day of the year for plumbers. Kitchen drains, garbage disposals, and even toilets, require more attention the day after Thanksgiving.
- **\$7.87 billion** – Amount spent on Cyber Monday in 2018, making it the top spending day. Thanksgiving day was the third biggest spending day of the year with \$3.68 billion spent.

See how much YOU can save

Home & Renters



94404

Get Quote

Want to bundle home and auto insurance for potential discounts?

Yes No