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Thanksgiving 2020: How insurance covers a cornucopia of fiascos

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By Mark Hallett | Posted: November 11, 2020

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 bad, 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 adequately 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. According to the National Fire Protection Association (NFPA), Thanksgiving is the peak day for home cooking fires for which unattended cooking was the leading contributing factor. There are more than three times as many home cooking fires on Thanksgiving Day as on any other day of the year.

The U.S. Fire Administration statistics show 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.

It turns out that cooks are responsible for a majority of home fires in the U.S. year-round. They account for almost half (49%) of all home fires reported to us, as well as 40% 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.

Turkey fryer fires

If you are forging 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 year.

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.

Oven and range fires

While fryers are indeed a significant 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 14%.

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 (56%) of reported non-fatal home cooking fire injuries occurred when the victims tried to fight the fire themselves.

Does home insurance cover Thanksgiving fires?

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 your home's full replacement cost. 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, but it also 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 relevant 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.

For a very different type of insurance in 2020, Whole Foods is offering their Thanksgiving Turkey Protection Plan this year to help people out if they accidentally burn the turkey. If you purchased your bird from Whole Foods between November 11th and 22nd and have a cooking fail, they'll give you a $35 gift card to replace the turkey if you're within the first 1,000 customers to file claim*.

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.

"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. Still, the Centers for Disease Control and Prevention (CDC) estimates that foodborne diseases make one in six Americans sick, or 48 million people, if each year. These illnesses hospitalize more than 128,000 people and kill over 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

Does home insurance cover food poisoning?

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, and pain and suffering associated with 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.

It is important to note that liability coverage only covers those visiting your home, but not you or other household members.

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, part of your policy will cover the damage, up to your policy limits.
- **Legal fees:** If 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 homeowner 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 Bogart, with HUB International, "and 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 $18 more, on average, for a policy with $200,000 in dwelling coverage and a $1,000 deductible.

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

- $1,806, national yearly average home insurance with $100,000 in liability
- $1,824, national yearly average home insurance with $300,000 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 10 different coverage levels.

Another portion of your policy covering 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 undercooked turkey and guests get a case of food poisoning, their medical expenses could be covered if you have medical payment coverage on your homeowners insurance policy. 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 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 ½ 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. 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 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.

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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.

As an effect of COVID-19, AAA forecasts that there will be at least a 10% drop in Thanksgiving travel for 2020. But even with a decrease, AAA expects 47.8 million Americans to travel by automobile during Thanksgiving.

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.

Booze plays a bigger part in road accidents on Thanksgiving than normal days of the year. During the 2018 Thanksgiving holiday, NHTSA reported that nearly one in three traffic fatalities involved a drunk driver, leaving a total of 10,511 people dead from drunk-driving crashes.

Impaired driving during Thanksgiving is so prevalent that cultural trends like Blackout Wednesday and Dankagiving were created encouraging impaired driving and making light of the serious and often deadly consequences.

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