

SENIORS' GUIDE TO LIVING *SAFELY*

Life, much like aging, can throw its share of curveballs. The key is learning how to adapt to the challenges. This guide offers practical safety tips, whether you're at home or out in the community.



Questions about insurance? Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
(1-844-227-5422)

ibc.ca

- @InsuranceBureau
- facebook.com/insurancebureau
- youtube.com/insurancebureau

Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.



© 2017 Insurance Bureau of Canada. All rights reserved.

The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.

03/17

SENIORS' GUIDE TO LIVING SAFELY → VISIT IBC.CA



INSIDE THE HOME

Home is where the heart is, but for Canadian seniors, it's the place where most injuries are likely to happen. The good news is that there are steps you can take to minimize your risk and keep you safe and comfortable at home.

ENTRANCES AND DOORWAYS

- Ensure entrances, steps and doorways are well-lit at night.
- Keep steps and walkways around your home free of snow, leaves or clutter.
- If possible, add ramps to avoid using steps.
- Keep chairs near entranceways to make it easier to remove your shoes or boots.
- If you live in a rural area, make sure your house number is visible. Always keep a clear description of directions to your home by each phone.

STAIRWAYS AND HALLWAYS

- Ensure all rooms, hallways and stairways are well-lit, with light switches at the top and bottom of the stairs.
- Steps should have a non-skid surface.
- Secure rugs and mats in place to prevent them from slipping.
- Keep high-traffic areas free of clutter.
- To avoid missteps, paint the edge of each step a contrasting colour.

BATHROOMS

- Install grab bars and non-slip surfaces in the shower and bathtub.
- Ensure bath mats have rubberized backing to keep them from slipping.
- Test the water temperature before stepping into the bathtub or shower.
- Install a bath seat with a hand-held shower head if standing in the shower is difficult for you.
- Consider installing a device that prevents the water from reaching a scalding temperature.
- Install a door lock with an emergency release.



Install grab bars or handrails on both sides of stairways and near doorways.

INSIDE THE HOME

KITCHEN

- ❑ Keep pots and pans in easy-to-reach locations, usually between knee and shoulder level.
- ❑ Install a smoke alarm and fire extinguisher close to the kitchen area. Check that both devices are in good operating condition. Do this twice a year – when you turn your clocks forward in the spring and back in the fall.
- ❑ Store oven mitts close by when cooking.
- ❑ Never cook while wearing loose-fitting clothing or sleepwear.
- ❑ Ensure that “off” and “on” stove dials are easily identifiable.
- ❑ Use appliances with automatic shut-off capabilities such as kettles, irons and toaster ovens.

BASEMENT, LAUNDRY ROOM AND GARAGE

- ❑ Ensure that the basement, laundry room and garage areas are well-lit.
- ❑ Label chemicals such as paint thinners, bleach and other cleaners so that they're easily identifiable.
- ❑ Keep work areas well-ventilated year-round.
- ❑ Store flammable materials as directed. For example, propane tanks should be stored outside of the house.
- ❑ Keep floors free of tripping hazards.

CLOSET AND STORAGE AREAS

- ❑ Install lights in closets.
- ❑ Add or lower shelves as needed.
- ❑ Store heavy items on lower shelves.



Always keep a well-stocked first aid kit in your home.



Consider installing pull-out shelves for ease of use.

BEDROOM

- ❑ Install a night light in and outside the bedroom.
- ❑ Keep a flashlight nearby for emergencies.
- ❑ Ensure that the path from the bedroom to the bathroom is free from obstacles.
- ❑ Keep a cordless phone, with a list of emergency contact numbers, near your bed.
- ❑ Consider installing bed rails if getting out of bed is difficult.
- ❑ Wire clips, available at most hardware stores, are useful to help pin down electrical cords along the walls rather than running them across the floor



IDENTITY THEFT

While identity theft is a concern for any age group, seniors represent the most vulnerable demographic. The best way to prevent identity theft is by exercising vigilance.



- ❑ Don't carry all your identity documents (for example, social insurance number, birth certificate, etc.) in your wallet or purse. Store them in a secure place such as a safety deposit box.
- ❑ Memorize personal identification numbers (PINs). Don't write them down anywhere.



OUTSIDE THE HOME

More seniors are staying active later in life, usually resulting in recreation outside the home. Standard activities such as driving a car or going for a walk may present a unique set of challenges as we age. But there are precautions you can take to help keep you safe outside the home.

- ❑ Dress comfortably when leaving the house. Bring your medication with you each time.
- ❑ Use a grocery cart when shopping even if you don't need one. It will help you keep your balance and prevents you from carrying too many items.
- ❑ Don't carry more packages than you can handle. Make more than one trip or have items delivered, if possible.
- ❑ Avoid wearing headphones – they minimize awareness of what's going on around you.



Bring a cellphone, with a charger, each time you leave the house.

- ❑ When leaving the house, let someone know where you're going, how you're getting there and what time you expect to return.
- ❑ Keep an emergency pack in your car. It should include a hat, bottled water, blankets, battery charger, flashlight, umbrella, pen/pencils and paper, first aid kit, canned food, dried fruit, manual can opener and regional maps. Always ensure that you have a spare tire, booster cables and tools in your car.

- ❑ Check your bank and credit card statements regularly. This includes your credit report. Your financial institution and relevant credit bureau should be notified of any unauthorized activity.
- ❑ Be very wary of unsolicited phone calls, emails or mail requesting your personal or financial information.
- ❑ Shred all personal and financial documents before placing them in the garbage.
- ❑ Never give your debit card or credit card to a cashier to swipe for you. If you must hand over your card, be sure to never lose sight of it.
- ❑ Take extra precaution when using your PIN, whether you're withdrawing funds from a bank machine or using a PIN pad during a transaction.

- ❑ Safeguard your computer with antivirus, anti-spyware and firewall software. Don't use passwords that are easy to guess such as your phone number or date of birth.
- ❑ If leaving for vacation, place a hold on your mail or have someone you trust collect it for you in your absence.
- ❑ Notify the post office and relevant financial institutions if you change address.



If something seems too good to be true or smells fishy, it likely is. Ask to see everything in writing before you agree to it.