Home Electrical Safety Checklist for Consumer Devices

Hastings Insurance

Investigations consistently show that non-certified or poorly made electrical devices are a frequent contributing factor in residential fires, electrical damage, and smoke losses. Many of these losses are preventable. Use this checklist before purchase and before use to reduce the likelihood and severity of an electrical loss.

Before You Buy

Safety Certification (Critical)
- ☐ Device has a recognized third-party certification mark on the product (not just the box).
- ☐ Mark includes proper wording (e.g., "Listed") and an ID number.
- ☐ Mark is clear and unaltered.

Loss Control Note: Devices without independent certification have a higher risk of overheating or fire.

Manufacturer Transparency
- ☐ Manufacturer or importer name is listed.
- ☐ Model number matches on the device, packaging, and instructions.
- ☐ Instructions are clear and complete.

Ratings Match Intended Use
- ☐ Voltage matches household power.
- ☐ Amperage and wattage are adequate for the load.
- ☐ Charger/adapter output matches the device.

Loss Control Note: Underrated devices (rated for less electrical load than used) can cause fires and equipment damage.

Purchase Source
- ☐ Purchased from a reputable retailer or manufacturer.
- ☐ Price is consistent with comparable products (not unusually cheap).
- ☐ Seller can verify certification if asked.

Before You Plug it In

Physical Condition
- ☐ No cracked housing, exposed wires, or loose parts.
- ☐ Plug blades are straight and secure.
- ☐ Cord insulation is intact with proper strain relief.

Installation & Location
- ☐ Device is used only as intended by the manufacturer.
- ☐ Kept clear of combustibles (bedding, curtains, paper).
- ☐ Not pinched under furniture or rugs.
- ☐ Not connected to overloaded outlets or power strips.

Check out our Safety Tips page for more safety information.

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During Use

Operating Condition

☐ Device remains cool or only mildly warm during normal operation.

☐ No buzzing, sparking, flickering, or burning odor.

☐ No discoloration of plugs, cords, or outlets.

If ANY of the above occur unplug immediately and remove the device from service.

High Risk Devices
(Extra Caution Required)

Apply stricter scrutiny to:

☐ Phone and tablet chargers (especially fast chargers).

☐ Power strips and extension cords.

☐ Space heaters and heating pads.

☐ Kitchen appliances.

Red Flags - Do Not Use

☒ No recognized safety certification mark.

☒ Certification mark appears blurry, misspelled, or incomplete.

☒ No manufacturer or model identification.

☒ Device becomes hot to the touch in normal use.

☒ Seller cannot verify safety testing.

Loss Prevention and Preparedness

☐ Smoke alarms installed and working on every level of the home.

☐ Multipurpose (ABC) fire extinguisher readily accessible.

☐ Damaged or questionable devices disposed of properly—never repaired with tape or makeshift fixes.

Loss Control Takeaway

Low-cost, uncertified electrical devices increase both the likelihood and severity of property losses. Selecting properly certified products, using them as intended, and removing questionable devices from service are essential steps in protecting your home and helping maintain favorable insurance outcomes.