

Need For Homeowner's Liability Insurance Stressed As Halloween Draws Near

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AC Insurance Services, a business in West Palm Beach, FL, has announced the need for homeowners to be aware of the risks that Halloween brings in terms of liability. The company is all too aware of the potential claims that can be made as Halloween decorations could pose dangers to trick or treaters, who could trip over wires, for instance. Thus, having the right [homeowners insurance](#) in place is advisable.

"We all want to have nicely decorated homes around the spooky season, with lights and pumpkins and more," says Pete Steiner from AC Insurance Services. "We would never discourage anyone from doing this, but we do want to make sure that homeowners realize that they are responsible for the health and safety of any trick or treaters that come to their property."



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Many people have wires strewn around the garden around Halloween. This helps to have the lights switched on when needed and to have spooky sound effects. They also often have candles inside their many carved pumpkins and more. While all of these are wonderful and part of the holiday season, they also bring with them a number of inherent dangers. The risk of fire is real, naturally, but so is the chance of people tripping over wires and hurting themselves. Because many trick or treaters are young children, it is even more important to make sure they are properly protected.

"Protecting children and other trick or treaters is absolutely vital because nobody wants anyone to get hurt," adds Pete Steiner. "However, for all the best intentions of people and no matter how secure they try to make their decorations, accidents do happen. They must, therefore, have the right insurance coverage to protect themselves as well."

Liability claims and personal injury claims can be very expensive, particularly without insurance. Accidents around Halloween and other similar holidays are very common and the company, with website at <http://myacis.com/>, wants to stress how vital it is to be properly protected. "We really want to encourage everyone to [contact us](#) today," says Pete Steiner. "Even if it is just to check whether

they have the right coverage in place."

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