

# A LOT OF REALLY BAD THINGS ARE MORE LIKELY TO HAPPEN ON HALLOWEEN

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by Alessandra Malito  
(MarketWatch.com)

*Oct. 31 may be one of the most perilous days of the year for your children, home, car and health.*

## PART 1

Halloween is associated with elaborate costumes, haunted houses and, of course, candy, but it's also linked to a number of risks, including pedestrian fatalities and theft or vandalism.

The average Halloween night results in more pedestrian deaths than other nights of the year, and children aged 4 to 8 are especially at risk, according to research published in the medical journal JAMA Pediatrics.

Doctors looked at 42 years of data from the National Highway Traffic Safety Administration and found that there were on average four more pedestrian fatalities on Halloween between 5 p.m. at 11:59 p.m. compared to one week before and after the holiday.

Halloween also brings 17% more crime-related home insurance claims than any other day of the year, including theft and vandalism, data released by New York-based insurance company Travelers. Insurance companies do cover some of the issues that arise on Halloween night including vandalism, theft, fire and anyone hurt on your property during trick-or-treating.

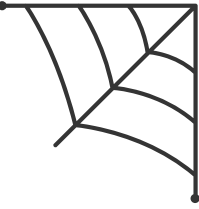
Still, some homeowners may choose not to file a claim, especially considering many insurance policies have a \$500 or \$1,000 deductible, said Angi Orbann, vice president of personal insurance property at Travelers. Filing claims can lead to increased premiums.

**EXERCISE 1** Think and discuss any potential issues related to Halloween. Read the text and check if any of your ideas are mentioned in the article.

**EXERCISE 2** Read the questions and find the answers in the text.

**Question 1** According to the article, Halloween may be:

- a) one of the most fun days of the year
- b) one of the most dangerous days of the year
- c) one of the most magical days of the year



**Question 2** On Halloween pedestrians may be subjected to

- a) pick-pocketing
- b) accidents such as hit and run
- c) being assaulted

**Question 3** The children aged 4 to 8 years old are the most prone to accidents because

- a) they are not visible at night
- b) their vision and hearing is impaired by the costumes
- c) the information is not given in the text

**Question 4** The insurance companies

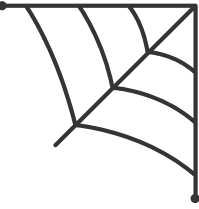
- a) pay for selected crimes that occur on Halloween
- b) do not pay for any crimes that occur on Halloween
- c) do not include civil responsibility insurance

**Question 5** Some people choose not to collect their insurance because

- a) in the end it may be more expensive than covering the costs on their own
- b) their insurance companies do not include home-related crimes in the plan
- c) it is a long and complicated process

**EXERCISE 3** Match the words with their definitions.

- |                 |  |
|-----------------|--|
| 1. perilous     | a) a person who is walking in an area where vehicles go    |
| 2. elaborate    | b) a part of the cost of an accident that you agree to pay |
| 3. a pedestrian | c) extremely dangerous                                     |
| 4. a fatality   | d) to officially record something                          |
| 5. to file      | e) containing many detailed parts                          |
| 6. deductible   | f) a death caused by an accident                           |



**EXERCISE 4** Think and discuss different ways in which you can stay safe, or protect others, on Halloween.

1. vandalism \_\_\_\_\_
2. theft \_\_\_\_\_
3. car accident \_\_\_\_\_
4. fire \_\_\_\_\_

**EXERCISE 5** Read the second part of the article and check if your answers are similar to the ones in the text.

## **PART 2**

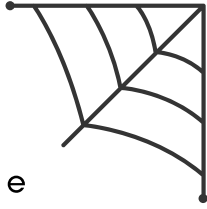
Clear an easy path for trick-or-treaters and guests to get to your doorstep, Orbann added. Don't leave lit candles inside a pumpkin or any place they're unattended. Leave dogs on a leash or in a room away from the front door, as they may be scared by fireworks or confuse trick-or-treaters with intruders.

The researchers suggested that kids wear reflective patches on their costumes, and that limiting on-street parking could make it easier to see pedestrians. "Halloween trick-or-treating encourages creativity, physical activity, and neighborhood engagement," they wrote. "Trick-or-treating should not be abolished in a misguided effort to eliminate Halloween-associated risk."

There are ways to avoid a horror on Halloween. Homeowners should ensure homes are lit and show some activity to deter vandals and thieves from breaking in, said Scott Humphrey, second vice president of risk control at Travelers. He suggests using timers for inside and outside of your home, as well as garages and sheds. "Sometimes, lighting is just enough to deter somebody from targeting it," he said.



## ANSWERS



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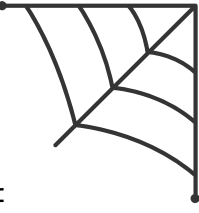
1.C 2.e 3.a 4.f 5.d 6.b

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Students' own ideas.



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