Your guide to thatch home insurance

Lloyd & Whyte
Heritage

Why you need to read this guide

- Arranging the correct insurance for your thatch property is IMPERATIVE.
- This comprehensive guide gives you all you need to know about arranging your thatch property insurance.

By the end of this guide you'll be able to:

- ☑ Better understand the main elements of insurance and how you can arrange your policy effectively
- ☑ Be able to answer questions and criteria asked by insurers for the purpose of arranging thatch insurance
- ☑ Identify safety measures you can take to protect your thatched home
- ☑ Arrange an insurance policy that best fits your property

You can use this guide to check areas of cover on your current policy or as a reference tool when comparing policies from different providers.

Your guide to thatch home insurance

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Well-informed thatch owner

Hunter & Gatherer

Section 1:
Understanding some insurance basics

1.0 Understanding some insurance basics

1.1 Finding thatch-specific insurance

Most thatch insurance policies are arranged by specialist insurance brokers on behalf of thatch homeowners. This means the broker offers you their experience and expertise and will have negotiated specialist areas of cover with an insurer to meet your needs. These can include;

- **Extended alternative accommodation**

  The planning and rebuilding of a thatch property is a more complicated and drawn out process compared with the rebuild of a standard house. This process is also inevitably going to be stressful so the last thing you want to worry about is the cost of your alternative accommodation. Before you arrange your insurance, check how much your insurer will pay for this type of cover and for how long.

- **Pre-existing alterations**

  If a previous owner altered your building without the consent or knowledge of the local authority, you could be forced to return your property to its original state. This is providing that you have made reasonable enquiries about any previous alterations.

  This is also more likely to occur if your thatch home is also listed. A good policy will reimburse you for the cost restoring your property to its pre-alteration state.

- **Underwriting knowledge and staff expertise**

  Many thatch properties are non standard construction and insuring these properties requires a specialist understanding and knowledge of historic building practices.

Your property maybe constructed of any of the following or combination of these methods:

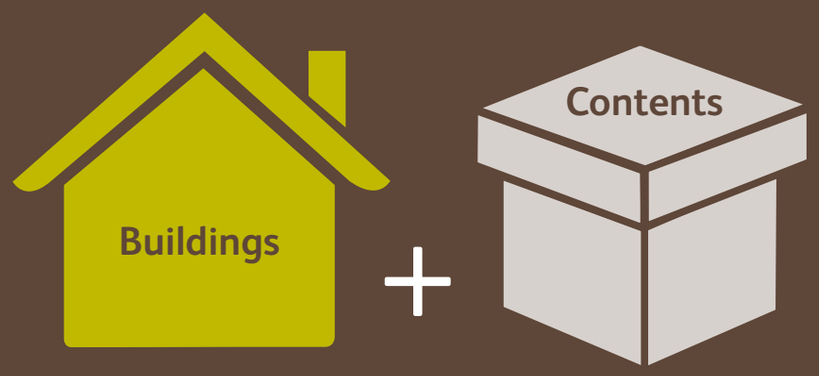
- Brick/Block/Stone
- Wattle and Daub
- Cob
- Clunch
- Lathe and Plaster
- Timber clad

1.2 Understanding ‘sums insured’

Your ‘sums insured’ is the amount of money you would receive from your insurer if you lost all of your buildings and contents.

This represents the total limit, so while this figure might seem like a lot of money, it’s worth remembering that this value represents more than just your house and everything in it.

Your sums insured will also need to cover the cost of outbuildings, boundary structures, architects fees, debris removal, solicitors, VAT, fees and any other costs incurred to reinstate your property in the event of a total loss.



There are two sums insured values for insurance; one for buildings and one for contents. Some policies may include valuables and high risk items within the contents section, others may have it as an individual section.

There is a natural tendency to underestimate the total value of your sums insured, which could reduce your premium. However, arranging a policy on this basis can result in you being underinsured and receiving less than you expect when you come to make a claim.

> “There are two ‘sums insured’ values for insurance; one for buildings and one for contents.”

1.2 Understanding ‘sums insured’

How much sums insured should you have?

As a homeowner, it is up to you to tell your insurer the value of the buildings and contents you want them to cover. When deciding how much sums insured you will need you’ll need to consider the replacement value of your contents and the rebuild value of your home and associated costs attached to this (rather than it’s market value).

Whilst it’s not easy to judge the entire value of your contents, a provisional way to verify an existing figure is to do a brief room by room check taking note of both basic essentials and high value possessions. This will give you some idea of a base figure from which to start.

Adding on an amount to account for all the peripheral items you may have missed, you begin to arrive at a figure, which is likely to be far higher than you anticipated but will be more in line with your needs.

When you consider a figure to represent your contents you need to note that this figure should be based on replacing your existing contents with its new equivalent. It does not represent what your contents could be replaced with second hand.

> “ you’ll need to consider the replacement value of your contents and the rebuild value of your home”

Don’t forget to include items in outbuildings as these need to be included in your contents sum insured.

1.2 Understanding ‘sums insured’

Consider the contents of your home:

Make a list of the valuables within the various rooms of your property remembering to include any outbuildings, garages and sheds.

Loft space:

- Miscellaneous

Bedrooms:

- Furniture
- Carpets/Curtains/ Soft furnishings
- Wall Fixtures
- Lighting
- Toys
- Luggage
- Clothing, Shoes
- Jewellery
- Wardrobes (Built In)

Study:

- Computer
- Personal electronics
- Safe
- Chair
- Desk

Living room:

- Furniture
- Carpets/Curtains/ Soft Furnishings
- Entertainment Systems and collections
- Wall Fixtures
- TV and electricals
- Lighting
- Antiques/Ornaments
- Musical Instruments

Kitchen:

- Kitchenware
- Electrical/and or Gas Equipment
- White Appliances
- China/Glassware
- Food and Drink

Outbuildings:

- Sports Equipment
- Garden Furniture
- Garden Equipment/ Machinery/Tools
- Plants/Ornaments

These examples may help but are not an exhaustive list.

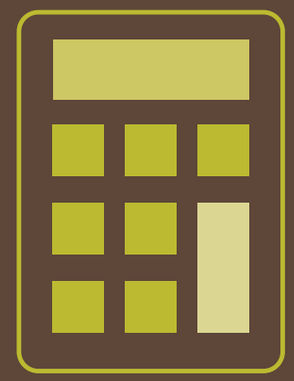
1.2 Understanding ‘sums insured’

When considering your building sum insured, remember the cost of rebuilding your thatch home is not the same as the market value.

The only true way to get an accurate figure is to have a property rebuild/reinstatement survey. This would not be necessary every year, but is worth considering periodically every five to ten years.

If you need some help finding someone to survey your home, contact the Royal Institute of Chartered Surveyors (RICS) or estate agents can also help. In more specialist circumstances contact English Heritage who can point you in the right direction.

As a basic tool, the Association of British Insurers (ABI) and the RICS have put together a rebuilding cost calculator to help you get an approximate figure for your buildings sums insured.



Although the calculator covers thatch it does not cover properties built before 1720, Listed properties and non standard construction (which will all add to the re-build cost) but using this facility will give an indication of the re-build value of your property, and whether a more formal survey is required to achieve a more accurate valuation.

You can access the calculator at: www.calculator.bcis.co.uk

1.2 Understanding ‘sums insured’

When calculating your sums insured, remember the following costs;

- Rebuild value
- Remember to include any outbuildings
- Fees for surveyors
- Fees for solicitors
- Fees for planning applications
- Replacement value of your contents

1.3 What is the impact of under insurance?

Underinsurance is a significant problem and when this comes to light in the event of a claim your insurers will look at the Consumer Insurance (Disclosure and Representations) Act 2012 for what remedies they can apply for qualifying misrepresentations. .

The cost of underinsurance:

'Proportionate remedy' means that in the event of a claim, the insurer need only pay X% of what they would have otherwise been obliged to pay under the terms of the contract.

$$X = \frac{\text{Premium actually charged}}{\text{Higher premium}} \times 100$$

- Your chosen Building sum insured = £200,000
- Actual Value = £500,000
- Claim cost = £300,000
- Building premium on chosen sum insured = £400
- Building premium on actual sum insured = £850
- Using the above calculation the percentage difference is 47%.
- Therefore, they would only pay 47% of your chosen building sum insured.
- £200,000 x 47% = £94,000, leaving a rebuild shortfall of £206,000.

1.4 Levels of cover

As well as thatch-specific cover it's also important to look at what else your insurance protects and for how much. Most insurers offer a standard level of cover with optional extras, which can be added at an additional cost.

The main difference between providers is what is offered as 'standard cover'. The following areas of cover are the criteria upon which policies can be compared.

Inner limits for contents sums insured

Within your contents sums insured, your insurer will provide inner limits for specific areas of cover. It is worth finding a policy that has inner limits to reflect your circumstances as this can help avoid any surprises in the event of a claim.

For example:
Jewellery, watches, furs and items in the garden or outbuildings.

Accidental damage

As it implies, accidental damage will reimburse you if something is broken or damaged by accident. This can apply to both buildings and contents. Different insurers can have different definitions of what is deemed to be an accident.

For example:

- Putting a hole through your wall while moving your furniture
- Spilling paint

Worldwide contents cover

Losing or damaging your possessions while you are away from your home is not only inconvenient but potentially expensive as well. **Worldwide contents cover will reimburse you for the loss wherever you are in the world. This is not a replacement for travel insurance.**

For example:
Losing your phone or wallet while you're out, UK and abroad.

1.4 Levels of cover

Home Emergency / Home Assistance

This is designed to help you in time of need if you're faced with an emergency situation at your property. It provides a temporary fix before you can arrange a more permanent solution.

What an insurer deems as an 'emergency' incident will vary but most acknowledge incidents such as boiler breakdown, plumbing and draining blockages, and damage to your home's security. Like accidental damage, home emergency is not always included in standard policies.

For example*:

- Burst pipe in the middle of the night
- Loss of heating
- Plumbing and drainage
- Main heating system
- Home security
- Lost keys

Legal Protection

Being involved in a legal dispute can be distressing enough without the added concern of legal fees. Legal protection pays the costs and expenses of an appointed legal representative who either defends you or advises you in the event of a dispute.

When choosing your insurance provider, identify which of these things are important to you. Remember while you need protection for your listed property, you also have a variety of other risks in your home which you will want to protect as well.

For example*:

- Boundary disputes
- Property protection

* For a full and detailed policy wording, please see: www.lloydwhyte.com/heritagedocuments

1.5 Excesses

A policy excess is the amount of money you must pay towards each claim. Excesses can vary depending on the insurance provider and the area of cover. Check with your provider to see how much you will be expected to pay.

Excesses are split into two categories:

Standard Excess

Set by your insurer and is not negotiable.

Voluntary Excess

A voluntary excess is the amount you volunteer to pay in the event of a claim in addition to the compulsary excess

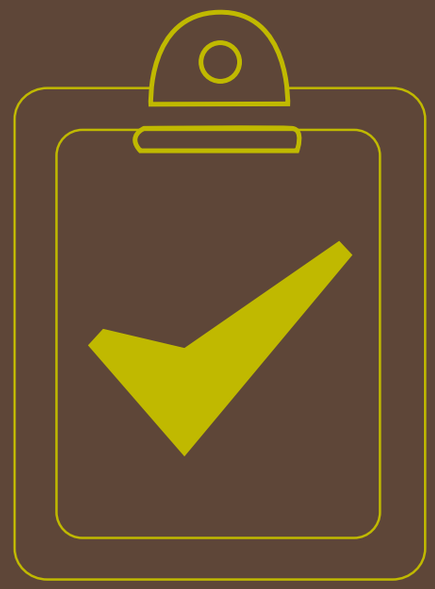
Excesses are used by insurers as a way of making a policyholder think twice before making smaller claims. Whereas a low excess makes it more affordable for you to claim, selecting an additional voluntary excess can reduce your insurance premium because it tells the insurer you will only make a claim when you really need to.

1.6 Policy terms, conditions and endorsements

Policy endorsements are used by insurers to either enhance or restrict policy cover.

They can be used by insurers to apply specific additional terms and conditions of cover on your policy. Endorsements may be a separate document or noted on your policy schedule and form part of the policy.

Endorsements should be read in conjunction with the policy wording.



Failure to comply may affect the cover provided or the outcome of any potential claim.

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Section 2:

How deep is your thatch and other questions

2.0 How deep is your thatch and other questions

2.1 Questions asked by insurers

In this section we'll be looking at the questions and criteria asked by insurers for the purpose of arranging thatch insurance.

- The issues raised here will affect your ability to get insurance as well as being contributing factors to your premium.
- Most insurers will have a set of thatch-specific criteria to determine the element of risk you and your property represent. Based on this, a property may be deemed a risk the insurer is unwilling to insure.
- By understanding how insurers work you can take steps to improve your perceived risk, therefore improving your cover and your premium.

2.2 So, how deep is your thatch?

This might sound like an odd question but if a fire were to start, the deeper the thatch, the more difficult it would be to contain which increases the chances of a total loss.

Also, the deeper the thatch the more heat it retains and the greater the area in contact with a potential heat source such as the chimney.

In many instances you are unlikely to be able to alter the depth of thatch on your property, speak to your thatcher who will be able to advise you regarding this during any periodical inspection or re-thatch.

2.3 Types of thatch

Thatch roofs are constructed using a choice of three main materials; long straw, water or Norfolk reed, and combed wheat reed (also known as Devon reed). Each material has it's own advantages and disadvantages.

1

Water reed:

Water or Norfolk reed for example is more durable and less combustible but does not bend well therefore often requires a different material to be used on the ridge.

2

Long straw:

Long straw is the most combustible and is also thicker and denser in how it is constructed. It is fixed quite loosely in comparison with other materials.

3

Combed wheat:

Combed wheat reed or Devon reed has a life expectancy of around 40 years and combines the aesthetics of both water reed and long straw.

Reed is less likely to ignite and takes longer to burn in comparison to straw. This is why insurers will ask what type of thatch you have.

The method used to re-thatch combed wheat reed and long straw can lead to a build-up of thatch.

To find out why this is a problem see 'so how deep is your thatch?'

2.4 What height is your chimney above the ridge?

- We all know that thatch fires are the biggest and most devastating causes of damage to thatch properties. As many as 95 % of these are related to chimneys*, either by ejected embers or heat transfer.

- Burning wood is more likely to generate burning embers than other solid fuels such as coal.

- A tall chimney helps extend the time the embers have to cool down before they land on the thatch, therefore reducing the risk of them igniting the thatch. Insurers ask the height of your chimney ‘above the ridge’ or from the nearest point of thatch if the chimney does not pass through the ridge.

- Having a chimney height (including any pots) of at least 1.8 metres will improve the level of risk in the eyes of your insurers and therefore improve the acceptance criteria of your property.

“As many as 95% of the biggest and most devastating causes of damage to thatch properties are related to chimneys.”

***Source:** Marjorie Saunders and Dr Roger Angold of the National Society of Master Thatchers.

2.5 Do you use a woodburner or solid fuel stove?

For the most part, chimneys in thatched homes were built to accommodate an open fire, which would be the main source of heat for the house. In recent times, its become increasingly common to install a woodburner or solid fuel stove in a thatch property.

Advantages of open fire:

- ✓ Suited to chimneys in thatch properties
- ✓ Not a requirement for chimney lining and insulation
- ✓ Less risk of heat transfer

Advantages of woodburner or solid fuel stove:

- ✓ Less smoke
- ✓ Aesthetically pleasing
- ✓ Easy to control

Woodburners and solid fuel stoves have become increasingly popular over the years.

Unfortunately, they're also the primary cause of fire related claims, many of which can lead to properties being destroyed. Consequently, this is deeply distressing for homeowners and a major concern for thatch insurance providers.

2.6 Risks associated with woodburner or solid fuel stoves

Burning embers are also considered to be a major cause of thatch fires. These can be ejected from the chimney and land on the thatch. Properties utilising solid fuel stoves, particularly wood burners, are most at risk.

Other risks of a woodburner or solid fuel stove:

- Hotter flue gasses increase the risk of heat transfer
- Heat transfer can mean temperatures on the outside of the chimney can reach 85 % of that on the inside within 24 hours where thatch meets the chimney
- Sparks and embers more prevalent from chimneys servicing wood burners
- Flue gas temperature from an open fire is around 200°c
- Flue gas temperature from a woodburner can exceed 600 °c
- Chimneys not designed to cater for woodburners
- Only 4 inch brick between inside of chimney and thatch

2.7 Is your chimney lined and insulated?

Chimney liners have become a hot topic for thatch insurance providers in recent years. Inexpensive liners or those that are incorrectly fitted can be just as damaging, if not worse, than having no liner at all.

Due to the age of most thatch properties, the mortar used can deteriorate and lead to potentially dangerous ‘blow holes’. A quality liner and insulation negates the effect of an aging chimney, as well as minimising the risk of heat transfer into your thatch.

Types of chimney liner:

- **Basic (not advised):** Flexible stainless steel
- **Better:** Twin Skin insulated stainless steel
- **Better:** Clay and concrete liners
- **Best:** Pumice liners

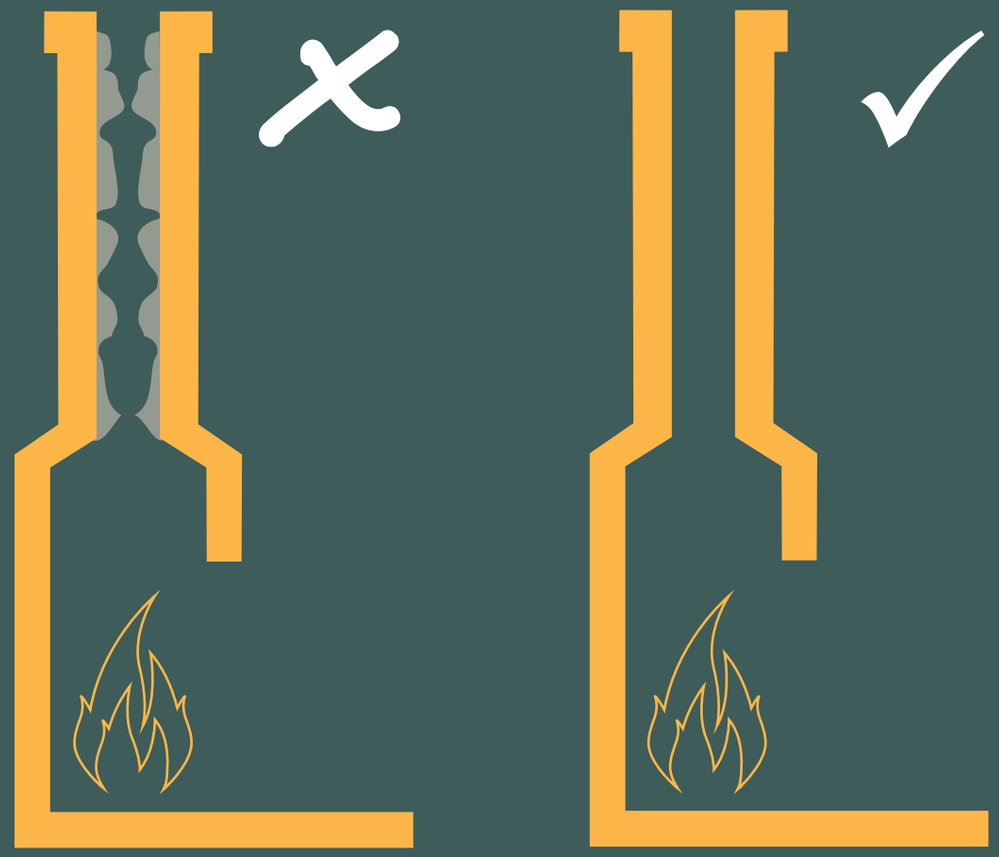
Whatever your circumstances, it’s important for your liner and insulation to be professionally fitted under HETAS regulations.

2.8 Has your chimney been swept in the last 12 months?

It's a condition of our policy that your chimney is swept at least once a year prior to use. It's common for this to be done at the beginning of autumn before you light your fire for the first time. This clears away debris and nests which may have gathered over the summer.

For best practice, we recommend considering having your chimney swept again in January, particularly if burning wood, following extensive use in the middle of the cold season. This helps remove tar build-up, which can set alight in your chimney.

Occasionally burning smokeless fuel can also be beneficial as this helps to breakdown tar build up within the chimney.

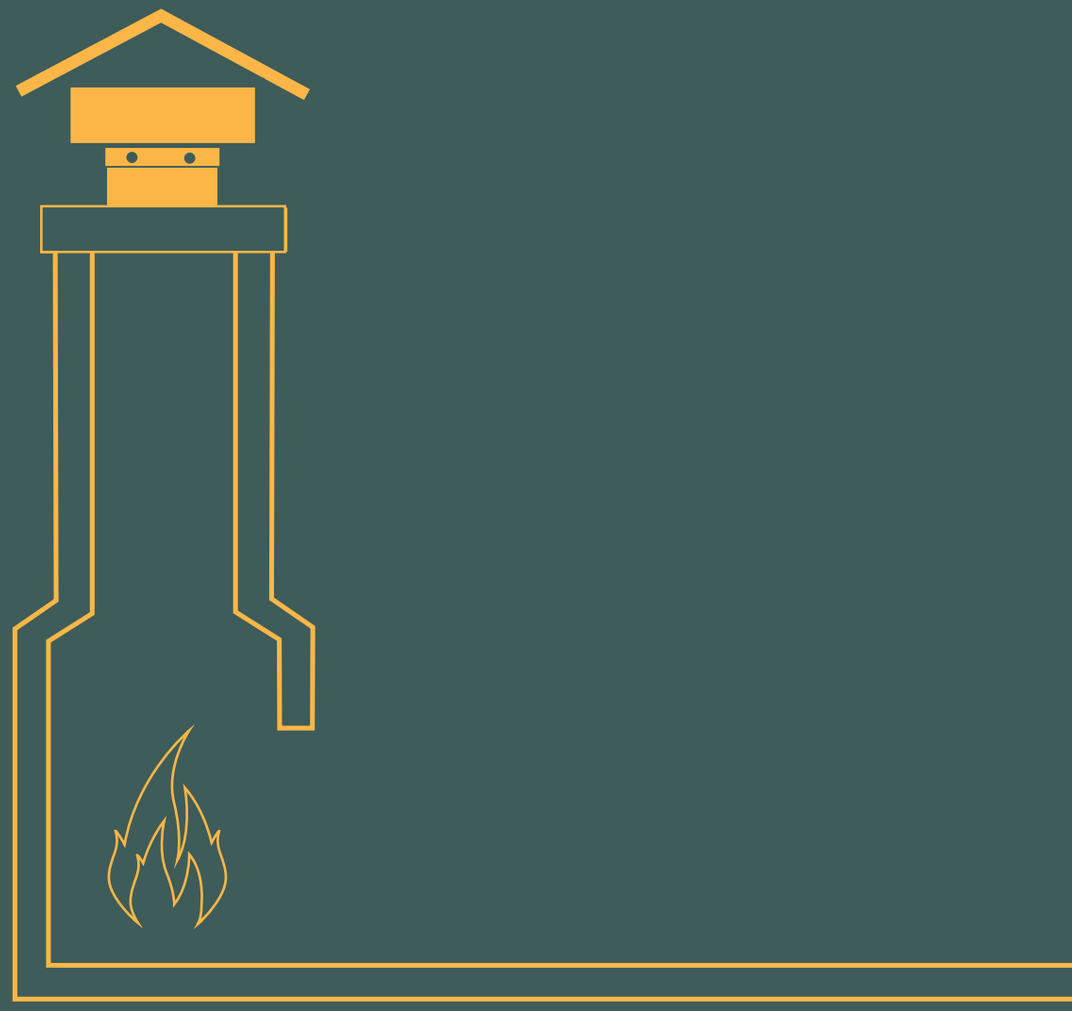


Having your chimney swept regularly helps prevent the build-up of excessive tar and general debris in your chimney which can ignite and lead to a chimney fire.

2.9 Do you have a spark arrestor fitted?

The purpose of a spark arrestor is to prevent sparks escaping from the chimney onto your thatch roof. They also prevent birds from nesting or dropping debris in your chimney.

Industry opinion is split with regards to spark arrestors. The problem is that spark arrestors have a tendency to clog causing an accumulation of combustible material. In addition flue gases are unable to escape causing excessive build-up of heat in the chimney.



An alternative is what is known as a bird guard, cage or cowl which prevents wildlife from getting in your chimney but doesn't prevent flue gasses and smaller sparks escaping.

To find out whether you have a spark arrestor or a birdguard on your property, take a look at the top of your chimney from the outside. Generally speaking, if you can see through the mesh clearly, it is likely to be a birdguard and if you can't it is likely to be a spark arrestor. Spark arrestors have 2 rows of mesh.

2.10 How far away is the nearest fire brigade?

Thatch fires are considered a priority with the fire brigade.

- When a thatch fire breaks out, swift action is critical to minimise damage.
- If you live within five miles of your nearest fire brigade, your insurer will take this into consideration when assessing the risk.
- In order to assist the fire brigade it might be useful to know the location of alternative water supplies eg: the external water mains around the property.

2.11 Do you have a valid electrical inspection report?

Most insurers will insist on seeing a copy of a valid (i.e. within date) electrical inspection report. This does not affect your premium but may result in endorsements being placed on your policy or influence your ability to get insurance at all.

Domestic Electrical Installation Condition Reports have recently changed but most insurers will require that all coded remedial work and observational recommendations are completed.

These precautions may seem strict but electrical faults have been a major cause of thatch fires and are second only to chimney related incidents.

Electrical certificates have increasingly become a standard requirement of many thatch home insurers over the last decade or so. As a result fires caused by electrical faults have been significantly reduced.

2.12 Do you have smoke detectors and fire alarms?

The quicker a fire is identified in your home, the more chance you have of saving the property.

It's recommended that thatch properties have a smoke detector on each floor and one in the highest point of the roof space. Ideally these should be linked to each other and preferably to the mains electrics.

Smoke detectors can be battery operated, mains operated or a combination of the two. They can also be linked in to a central station alarm system. Heat sensor systems are also widely available which act as an early warning sign so that you can take action.

These systems not only alert you to the risk or existence of a fire but can be interlinked and connected to sprinkler systems or even flashing lights and/or vibrating pillows for the visually or hearing impaired.

2.13 Do you have a fire blanket or extinguisher?

Having a fire blanket in your kitchen is a condition of our and some other policies. An easily accessible extinguisher in your home is also considered best practice for obvious reasons.

- A fire blanket is a MUST.
- A fire extinguisher is good practice.

Hunter & Gatherer

Section 3:

Is your thatch home a listed building?

3.1 Understanding your special property

A listed building in the United Kingdom is a building which has been placed on the Statutory List of Buildings of Special Architectural or Historic Interest.

A listed building may not be demolished, extended or altered without special permission from the local planning authority (who typically consults the relevant central government agency, particularly for significant alterations to the more notable listed buildings).

For a building to be included on the list, it must be a man-made structure that survives in something at least approaching its original state. All buildings built before 1700 which survive in anything like their original condition are listed, as are most of those built between 1700 and 1840.

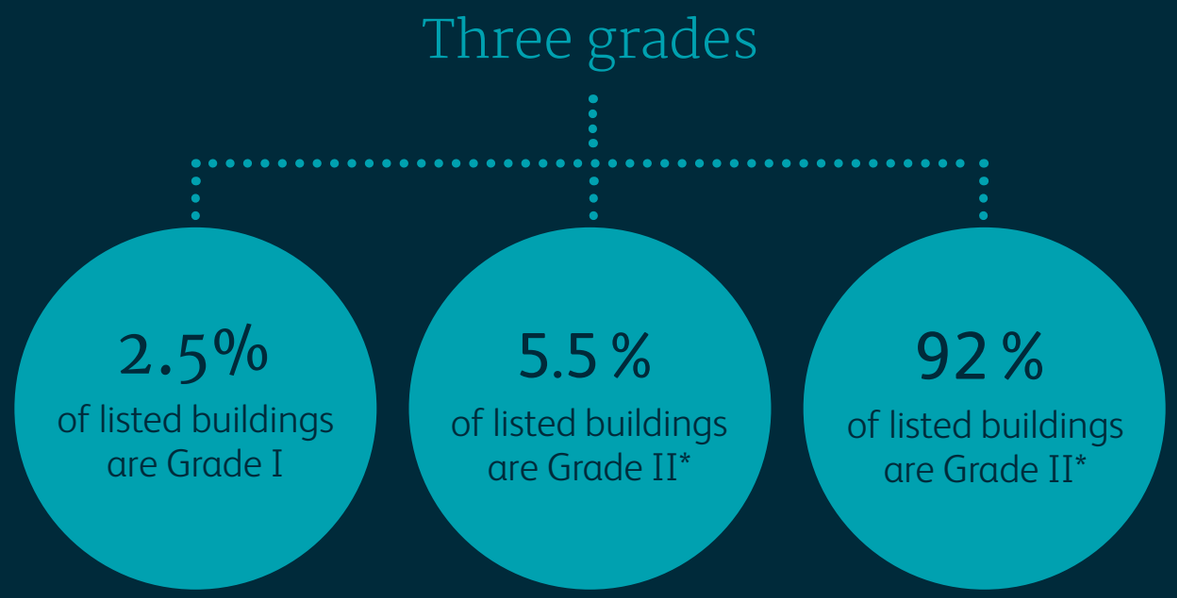
The criteria become tighter with time, so that post - 1945 buildings have to be exceptionally important to be listed. A building has normally to be over 30 years old to be eligible for listing.

The listing protects the whole of the building both inside and outside.

3.2 Listing guide for England and Wales

In England and Wales, listed buildings are classified in three grades:

- Grade I
  Buildings are of exceptional interest, sometimes considered to be internationally important. Just 2.5 % of listed buildings are Grade I.
- Grade II*
  Buildings are particularly important buildings of more than special interest. 5.5 % of listed buildings are Grade II*.
- Grade II
  Buildings are nationally important and of special interest. 92 % of all listed buildings are in this class and it is the most likely grade of listing for a private residential building.



Sourced from www.historicengland.org.uk

3.3 Listing guide for Scotland and important information

Scotland currently uses categories A, B and C rather than grades.

The assessment criteria for the categories differs slightly from the English and Welsh system, so a category B building in Scotland is not necessarily equivalent to a grade II* building in England.

Some church buildings in England are still also classified as A, B or C rather than the current designation.

Owners of listed buildings are, in some circumstances, compelled to repair and maintain them and can face criminal prosecution if they fail to do so or if they perform unauthorised alterations. When alterations are permitted, or when listed buildings are repaired or maintained, the owners are often compelled to use specific (and potentially expensive) materials or techniques. This, in turn, increases the cost of insuring the building.

Buildings continue to be added to the lists as they are identified and become eligible. The majority of recent listings are of newer buildings which had not previously been old enough or unique to be listed, or which have acquired a place in popular culture as a result of their use rather than purely on their architectural merit.

Did you know there are just under 500,000 listed buildings in the UK.

Sourced from www.britishlistedbuildings.co.uk

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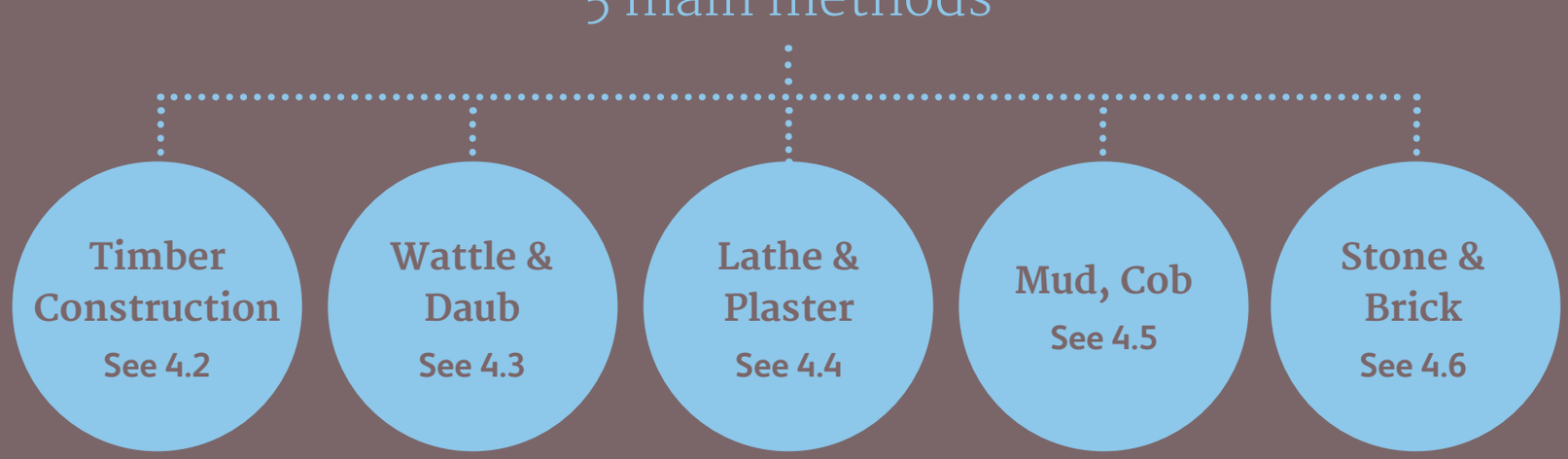
Section 4:
Understanding traditional building methods

4.1 Introduction

In order to maintain and look after your property it is important to understand how they were built.

There are many different types of building materials and methods used and are often unique to the region in which the property is situated. Broadly speaking traditional buildings are built either with timber-framed walls incorporating non-structural infill, mass walls (of stone, brick or mud), or with a combination of the two.



Listing can also limit the options available for significant expansion or improvement.

4.2 Timber construction

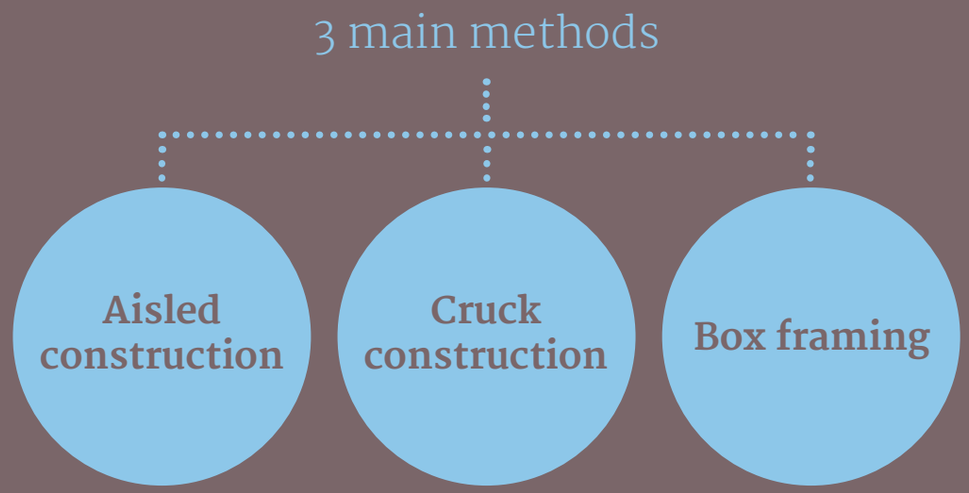
Oak is the principal timber used for timber framing but elm also appears occasionally (particularly for floorboards), and also chestnut and even willow, with soft wood like pine being introduced in the eighteenth century or later.

The choice of wood used would be due to availability depending on the locality and time of the construction.

There are 3 main methods of timber framing - aisled construction, cruck construction or box framing. Early infill material would be wattle & daub, lathe and plaster, with brick and stone being introduced at a later date.

It can be difficult to determine the infill of traditional timber as many timber houses were encased or re-fronted in brick or stone, or concealed by render, tile hanging or weatherboarding.

Timber framing was used in all parts of the country although in stone enriched areas it may have been for internal walls only.



“Timber framing was used in all parts of the country although in stone enriched areas it may have been for internal walls only.”

4.3 Wattle & daub

A ‘wattle’ is a woven lattice of willow or hazel striplings and ‘daub’ is a sticky mixture of sub-soil, clay and straw, sand or animal hair, it is very similar to cob.

The saying, ‘if you throw enough mud at a wall some of it will stick’, is thought to have been inspired by the way wattle and daub walls were made.

Wattle and daub was often used to fill in the spaces between the vertical beams of a timber-framed house. Once a wattle panel had been woven between the timber beams, a pair of ‘daubers’ would stand on either side and throw the earth mixture at the wattle as hard as they could. The force with which the daub was thrown would help it wedge in the spaces between the willow strips of the wattle and stay in place and eventually enough would stick to create a solid wall.

Once it had dried, which took around 3 weeks, the wattle and daub would be painted with several coats of limewash to protect it from damp.

4.4 Lathe & plaster

Lathe refers to narrow strips of wood which are attached horizontally between timber framing.

The plaster was traditionally lime based mortar/plaster and applied to the laths in three layers.

Lime plaster is limestone, otherwise known as chalk, which has been processed and mixed with water.

Lime mortar was a mixture of the processed limestone and water, plus sand and animal hair to add strength and prevent cracking. The putty can also be thinned with water to make ‘limewash’, a sort of paint.

Although it is a very different product, lime mortar was used in a very similar way to how modern builders use concrete and cement; to build walls and plaster over them. Lime plaster is similar to lime mortar, the main difference is based on use rather than composition.

These mixtures changed towards the late 1800’s with gypsum or cement being added, this practice quickened the setting time so decreasing delay between the applications of each layer.

4.5 Mud, cob

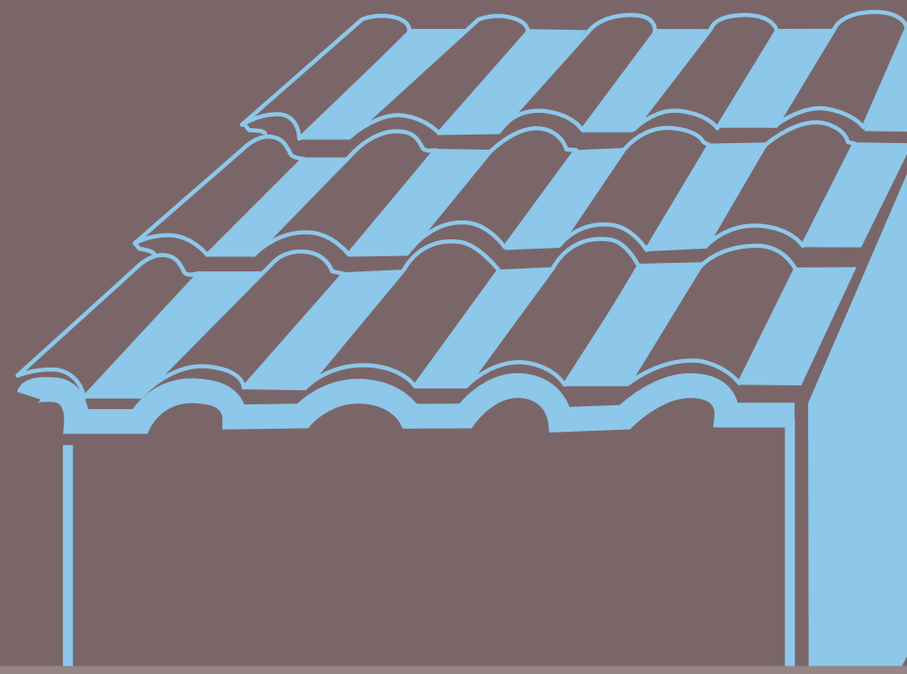
The main traditions of mud building fall into three main groups – mass, framed and modular.

In a mass wall, such as Cob, earth is mixed with binding agents such as straw and built up slowly in layers, called ‘lifts’. After each ‘lift’ was added it was squashed down as much as possible by beating it with a flat paddle or being trodden by workers in a process known as cobbing and then allowed to dry out.

In framed traditions such as mud-and-stud in Lincolnshire and mud-and-frame in South Leicestershire, timber is used to form a load bearing structure, the walls are then in-filled with mud panels.

In modular traditions, such as clay lump, bricks or blocks are formed in moulds and then dried but not fired.

Regardless of the technique all mud buildings require footings of stone or brick to protect it from damp and also need a breathable shelter coat such as lime render to prevent rain penetration.

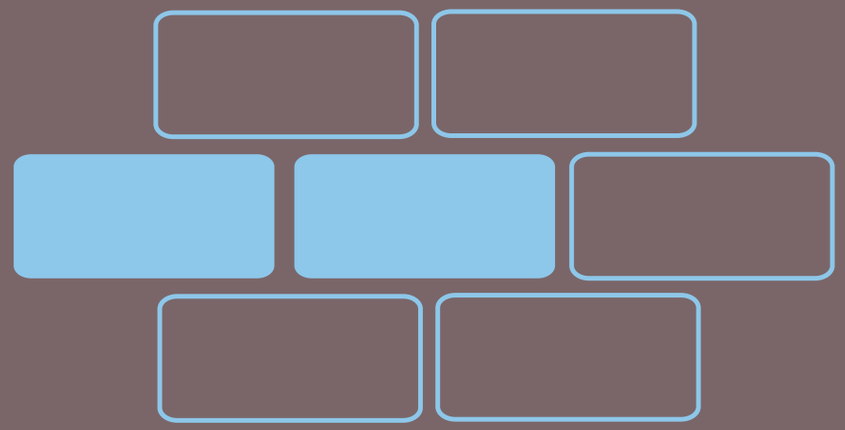


“…timber is used to form a load bearing structure, the walls are then in-filled with mud panels.”

4.6 Stone & brick

Stone quarrying and brick making became more widespread in the late sixteenth century so was more widely used in general building where previously it was restricted to higher status homes.

In many areas where good quality building stone was available it was often used to replace or encase external timber framing. In areas such as the Pennine region the stone could be quarried to produce well finished coursed wall stone and dressings where as in areas where stone was less easily worked and shaped, uncoursed rubble was used.



The use of brick began in parts of the east of England where brick making had been established during the medieval period. It gradually spread to other parts of central England to replace, clad or infill external timber framing.

The early use of brick often was in the installing of chimney stacks in timber framed houses to replace smoke hoods or provide additional hearths.

> “In many areas where good quality building stone was available it was often used to replace or encase external timber framing.”

Hunter & Gatherer

Section 5:

Safety measures you can take to protect your home

5.0 Safety measures you can take to protect your home

5.1 Prevention inside and out

Security

While thatch fire prevention is high on the agenda for most providers of thatch insurance, it's also important to remember the everyday risks.

Theft can unfortunately happen to anyone. Having key operated locks on windows and doors are an easy way to reduce the risk of this, which is why most insurers ask if these are present.

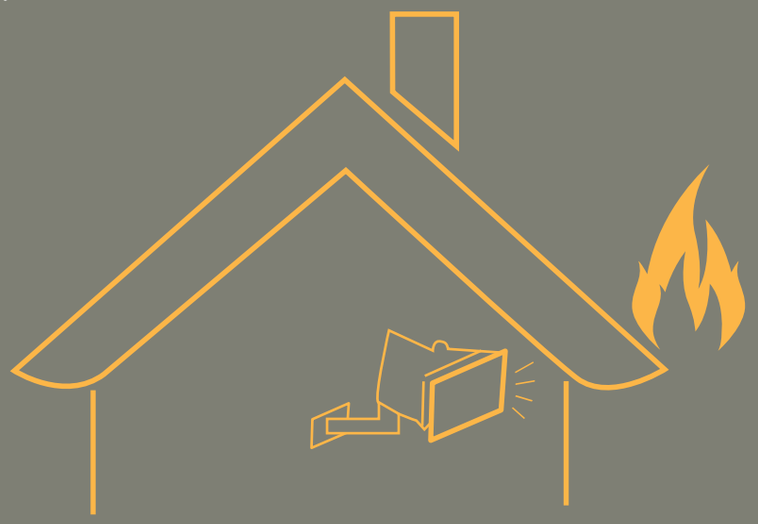
Heat Monitoring Devices

There are heat detector systems which can be inserted between the thatch and your chimney. This is then connected to a control panel that gives off an alarm when the brickwork and thatch get to a critical temperature. These devices can also be linked via a central station to your local fire brigade. Stovepipe thermometers can be purchased for less than £20 and are a cheap and easy way to monitor the temperature being produced by your woodburner. They attach to the stovepipe by a magnet and allow you time to reduce the heat before it reaches a dangerous level.

Security lights

Security lights have a tendency to get very warm, particularly halogen, so having them too close to the overhang of your thatch is a very real danger. Switching to LED bulbs is one way to reduce the amount of heat the lights give off.

Your security lights should be at least one metre away from the nearest point of thatch. If your lights are closer than this, speak to your electrician about moving them.



5.0 Safety measures you can take to protect your home

5.1 Prevention inside and out

Be careful what you burn

Don't forget that the fuel you use will have an impact on the condition of your chimney and the risk of a thatch fire, so be careful not to burn garden waste, unseasoned wood or other unsuitable rubbish.

It is crucial to only burn seasoned wood (that has been dried for two or more years) or smokeless fuel on your woodburner or fire. Unseasoned wood produces increased soot and tar build-up, whilst also increasing the ejection of sparks and embers.

Switching to a smokeless fuel for a week or so helps breakdown any deposits already in your chimney. This makes it easier to clean and reduces the risk of a chimney fire.

Unseasoned wood produces increased soot and tar build-up, whilst also increasing the ejection of sparks and embers.

5.2 Re-thatching and maintenance

Re-thatching

Re-thatching is an opportunity to improve your fire prevention methods. If you're replacing Norfolk Reed thatch, you might want to consider following in the Dorset Model to ensure the best protection for you and your property.

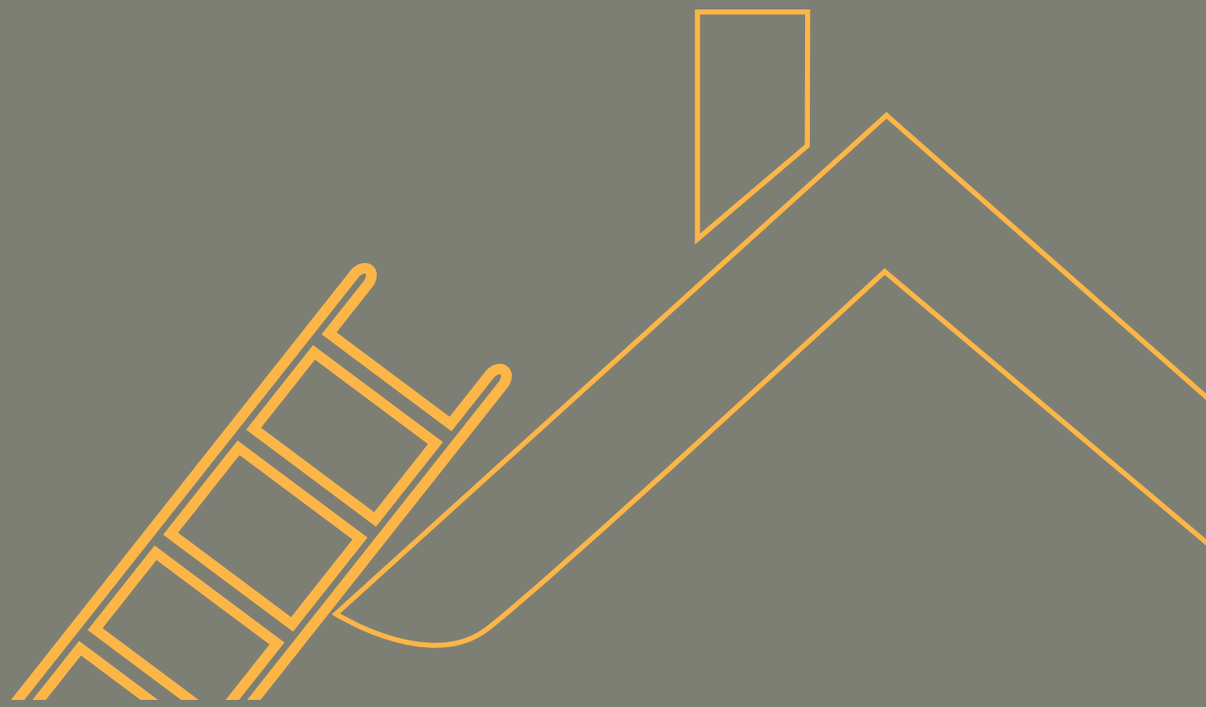
If you're replacing a Straw thatch, only the damaged or worn out weather coat is removed and a whole new layer is added. It is critical at this point to ensure that your thatch does not become too deep. A deep thatch is a big fire hazard and over time, maintenance of long straw can lead to this.

Always have your roof re-thatched by a master thatcher. A well fitted Water/Norfolk reed thatch has been known to last over 100 years and Combed Wheat reed can last in excess of 40 years. If you want only to be re-thatching once, then it pays to do it properly.

Wire

Some thatch properties have chicken wire fitted over to the roof, which is used to deter wildlife from picking and nesting in the thatch. Depending on how this is fixed, it can hinder or prevent the fire service from removing the thatch quickly and cutting a fire break.

This can be remedied if it is fixed loosely and can be pulled off quickly.



5.2 Re-thatching and maintenance

Maintenance

If you have just bought a thatch property, consider asking a thatcher to inspect the roof to see what condition it is in.

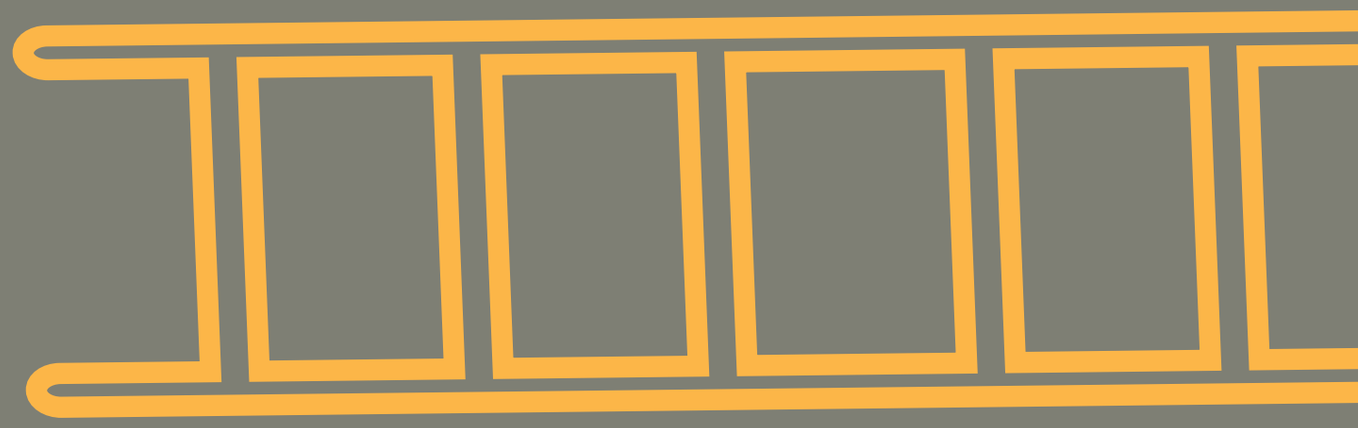
This will give you the chance to plan and budget for repairs accordingly.

Be extra vigilant in long dry spells particularly when the chimney is in use. This is when the thatch is at most risk.

Check the eaves for wet patches close to the walls. This could be a sign that the thatch is leaking.

Remember that the ridge of your roof will need replacing every 10 -15 years.

Look out for moss as this could be an indication that the thatch is unable to breath. Seek advice.



5.3 For your roof

Thatch Sprays

Fire retardant sprays for thatch are designed to reduce the threat of combustion by cutting off the oxygen supply to a spark and reducing the spread of fire.

An outdoor spray is applied directly to the roof and penetrates the top layers. An internal spray can be used on the internal surface of the thatch and the supporting timbers.

Thatchbatts

Thatchbatts are non-combustible slabs, mostly made of rockwool that fit between the roof rafters from the inside of your property. They provide a fire resistant barrier and can also help prevent water damage.

Thatchbatts work in a similar way to a fireproof door, providing additional defence and evacuation time in the event of a fire.

A major advantage of thatchbatts is that they can be easily installed from your loft space and are reasonably cost effective.

Membranes

Membranes are a fire retardant material that is fixed to the roof joists, either internally or externally, providing total roof coverage. Similar to Thatchbatts, a membrane provides a barrier between the thatch and the rest of the property, giving you more time to reduce the impact of a roof fire.

5.3 For your roof

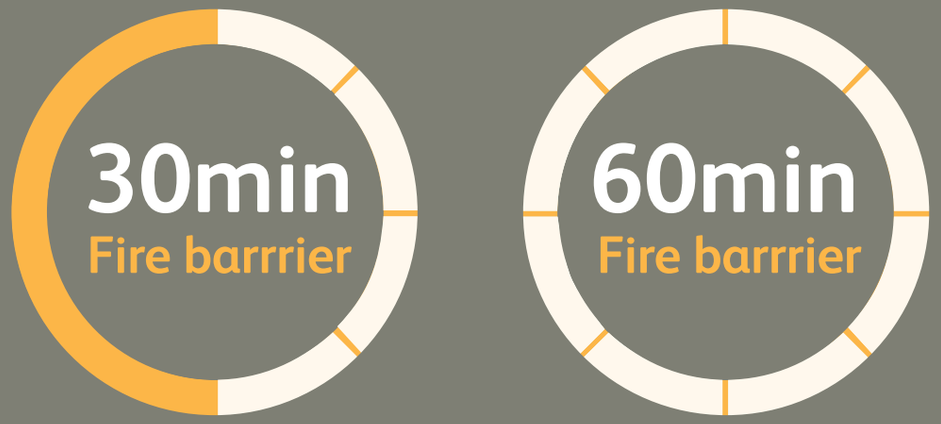
The Dorset Model

If you're considering an extension or having your whole roof re-thatched, it's worth considering following the Dorset Model. The Dorset Model requires the rafters to be overdrawn with a water resistant 30 minute or preferably 60 minute fire barrier. The fire barrier being a micro porous boarding to allow the thatch to breathe.

Intumescent mastic is used to seal the fire board along all its junctions. The idea being that the thatch becomes sacrificial in the event of a fire and water damage is kept to a minimum in order to protect the core fabric of the building.

The model also encompasses chimney height, spark arrestors, smoke alarms, plumbing in roof space, lighting and electrical wiring. Other safety/ preventative measures such as heat sensors, bird guards, tar removers and stove pipe monitors should also be given due consideration.

The Dorset Model is currently considered best practice amongst thatch experts as it encompasses a range of prevention measures. Unfortunately it can only be done before the thatch is laid.



"The Dorset Model requires the rafters to be overdrawn with a water resistant 30 minute or preferably 60 minute fire barrier."

Country Squire Custodian &

Section 6:
Final tips

6.1 Top recommendations...

1 Seek specialist advice:
Always get specialist, professional advice from relevant sources, whether this is insurance brokers, electricians, thatchers, building specialists or chimney sweeps. These are the ones with the expertise and experience to help you keep your home intact.

2 Carry out regular maintenance:
Small amounts of regular maintenance will keep your home in good condition. This is especially important for historic buildings.

3 Find out if any extra protection applies:
Additional permission may be needed before you carry out any work if your building is listed or in a conservation area. Contact your local authority to find out where local conservation areas are.

4 Respect its materials and craftsmanship:
When planning work, use materials and techniques that are sympathetic to what is already there.

Seek specialist advice.

DON'T THINK IT WON'T HAPPEN TO YOU!

What matters to you, matters to us

Lloyd & Whyte

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