



Your property owner's guide to chimneys

Lloyd &
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Your property owner's guide to chimneys

Why you need to read this guide

- Arranging the correct insurance for your property is IMPERATIVE.
- This comprehensive guide explains all you need to know about chimneys, maintenance and fuel.

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
- ✓ Answer questions and criteria asked by insurers for the purpose of arranging thatched / listed home 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.



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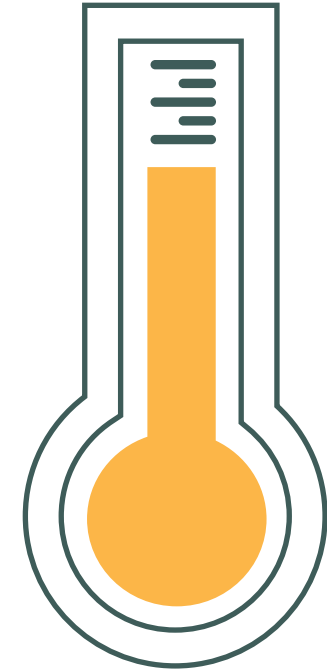
Do you use a woodburner or solid fuel stove?

Advantages of open fire:

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

Advantages of a 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.



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Risks associated with woodburner or solid fuel stoves

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 are more prevalent from chimneys that service 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 four inch brick between inside of chimney and thatch



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.



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Is your chimney lined and insulated?

Chimney liners have become a hot topic for thatched 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 ageing 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.



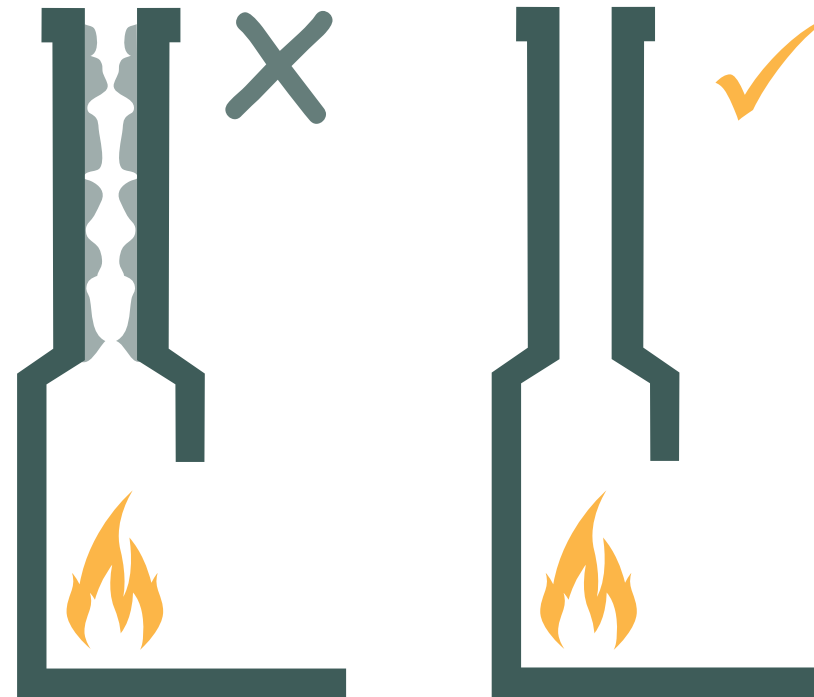
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Has your chimney been swept in the last 12 months?

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.



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What height is your chimney above the ridge?

- We all know that thatch fires are the biggest and most devastating causes of damage to thatched 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.

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



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



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Do you have a spark arrestor fitted?

Industry opinion is split with regards to spark arrestors. The problem is that spark arrestors have a tendency to clog up 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 two rows of mesh.



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.





For more information, please visit our Heritage Advice Zone:

www.lloydwhyte.com/heritageadvice

If you are unable to access our additional information & guides online, please contact our teams on the number below and we will be happy to supply them in other formats.

What matters to you, matters to us

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