



Thatched Home Factsheet

This questionnaire and factsheet focus on the main causes of fire and the preventative measures that can be taken to keep you, your family and your home safe. Please take time to read all the information provided and to answer the questions correctly.

Insurers will rely on the information you supply in this questionnaire when setting the premium and terms for your insurance. Therefore, failure to answer questions correctly or failure to disclose a material fact may entitle insurers to void the insurance.

Burning & storing wood

Burning sap in 'green' wood is the main cause of tar deposits within a chimney. When wood is properly seasoned the sap content is substantially reduced and consequently so is the tar. Apart from minimising the build up of tar, burning properly seasoned wood gives off more heat and offers better value for money.

Storing wood inside will result in 'sweating', meaning that sap drawn to the cut surface of the wood, will condense on the surface as opposed to being taken away. Stacking wood outside where it is exposed to the wind and sun properly seasons it. Wood should either be stored under a shelter or the top layer should be covered to protect the stack against excessive rain.

Chimney height & thickness of thatch

A chimney with only a little part of the stack visible is likely to be buried in deep thatch. Simply raising the chimney stack does not reduce the risk of fire. Old properties can have thatch at the eaves up to 10ft deep, making this a property at risk. One metre or more of thatch round a chimney is a potential hazard.

Faulty chimneys

Over 90% of thatch roof fires start as a result of a faulty flue or chimney. Old or poorly maintained chimneys can deteriorate to the point where smoke and hot gases can escape directly into the thatch. Any staining of the plasterwork or wallpaper around the chimneybreast, or black or brown localised deposits on the chimney in the roof space should be taken seriously. Soot on cobwebs in the loft is another vital sign that something is wrong with the chimney. Chimneys in most thatched homes are of a single brick thickness and parged, not lined. The internal protective parging will disintegrate with age, leaving chimney exposed and further deterioration can be rapid.

Faulty electrics....

Faulty and old electrical systems are a major fire hazard in thatched homes. Any wiring in attics and lofts should be contained in ducting to prevent damage by vermin. An electrical inspection should be carried out by a qualified electrician at least once every six years to ensure that the wiring within the home is safe.

Heat transfer

Research has shown that a major cause of fires in thatched properties is attributable to heat transfer through the brickwork of the flue into the adjacent thatch.

It was believed that sparks were the primary cause of fire, but tests have shown that it is difficult to ignite thatch with such a short-lived point of ignition as a spark. What has now been shown is that hot flue gases inside the chimney will heat the adjacent thatch to temperatures in excess of 300°C to 600°C. Experiments show that once a critical temperature of approx 200°C is reached charring of the thatch occurs which can develop into a roof fire.

There are systems available that provide an early warning against over-heating within the chimney. The system is designed to sound an alarm when the brickwork and thatch around the chimney approaches a critical temperature meaning that life-saving measures can be taken to reduce the temperature in the chimney.

Modern solid fuel appliances are designed to burn efficiently and cleanly and can generate flue gas temperatures in excess of 300°C. When these appliances are fitted into elderly chimneys and there is only a 4-inch layer of brick between the flue and the thatch, then the thatch is especially vulnerable to the risk of heat transfer. Modern chimney linings can prevent flue leaks, but they do not significantly reduce the temperature achieved by heat transfer within the thatch unless the lining is insulated as well.

Smoke detectors

Smoke detectors are ideal for alerting you at the initial start of a fire and can help save your life. If you do not have smoke detectors fitted within the home, you may be able to obtain these free of charge from your local Fire and Rescue Service.

Spark arresters

In the past it was thought that a major cause of fires in thatched homes resulted from sparks from the chimney igniting the thatch. In fact, the Fire and Rescue Services do NOT recommend spark arrestors on chimneys as it was found in a survey that of all the thatched fires investigated, many had some type of restrictor on the roof - often a clogged spark arrestor. If a spark arrestor is fitted or is going to be fitted it must be kept clean to allow it and the chimney to work efficiently. The National Association of Chimney Sweeps recommend that where a spark 'arrestor' is fitted to a chimney in regular use, the chimney should be swept every 3 months and the spark arrestor taken down and thoroughly cleaned.

Tar deposits

Tar deposits within the flue increase the risk of a chimney fire. There are chemical products available that can be applied to the embers of the hearth fire or firebox in a stove to dry out the tar deposits in the flue and cause them to disintegrate. Routine sweeping and scraping of the flue will still be required. A qualified chimneysweep will be able to give you further advice regarding the best products to suit your particular requirements.

Free home inspections....

Your local Fire and Rescue Service are available to help you understand the risks associated with living in a home that has a thatched roof. In many cases they will provide a free inspection of your home giving you advice on potential fire hazards and prevention. And where necessary, they will also supply and fit smoke alarms completely free of charge.

We would urge you to take advantage of this free service. It won't cost you a penny, but it may save your life.

You can arrange a free inspection www.firekills.gov.uk or by contacting your local Fire and Rescue Service

Other useful contacts....

National Association of Chimney Sweeps

Address: Unit 15 Emerald Way
Stone Business Park
Stone
Staffordshire
ST15 0SR

Website: www.chimneyworks.co.uk

Telephone: 01785 811732

Fax: 01785 811712

The National Society of Master Thatchers (NSMT)

Address: Office of the Chief Executive Officer
13 Parkers Hill
Tetsworth
Thame
Oxfordshire OX9 7AQ

Website: www.nsmtltd.co.uk

Telephone: 01844 281208

Fax: 01844 281208



Thatched Home Questionnaire

Full Name:

Insured address:

Construction of your home....

1. Is the home (including outbuildings):

a) Detached? Semi-detached? Terraced?

b) Built of brick or stone? Built of timber? Built of lath and plaster?

2. Have any extensions been built within the last 20 years? YES: NO:

3. Is the building in a good condition? YES: NO:

4. Is the building listed as being of architectural interest or is it the subject of a preservation order or similar legislation? YES: NO:

Details about the thatch roof....

5. Is the roof only partly thatched? YES: NO:

6. Is the roof in a good condition? YES: NO:

7. When was the roof last inspected by a master Thatcher?

8. When was the roof last re-thatched?

9. How many years have you lived in a thatched property?

10. What Thatching material has been used?

Norfolk reed? Combed wheat reed? Long straw?

Details about the chimney....

11. Are all chimney flues lined? YES: NO:

12. Is the chimney lining insulated? YES: NO:

13. How high is the top of the chimney above the surrounding thatch surface? cm

14. When was the inside of the chimney last inspected by a qualified chimney engineer?

15. How often are the chimneys swept by an experienced and qualified chimney sweep?
 Less than once a year? Once a year? More than once a year?
16. If there are spark arresters fitted to the chimney, how often are they cleaned?
 Less than once a year? Once a year? Not applicable?

Type of heating....

17. Do you use either an open fire or solid fuel stove in the home? YES: NO:
18. How many open fires are used in the home?
19. How many wood burning stoves are used in the home?

Type of fuel....

20. Do you only burn 'smokeless' fuel? YES: NO:
21. If you burn wood in an open fire or wood burning stove please answer the questions below?
- Do you only burn seasoned wood? YES: NO:
 - Is the wood stored outside, where it is exposed to wind, and is it covered to protect it from excessive rain? YES: NO:

Fire prevention....

22. When were the premises last rewired?
23. When was the electrical wiring last inspected by a qualified electrician? (please provide copy of the certificate)
24. If any faults were found with the electrics, have these now been rectified? YES: NO:
25. Is the wiring in the attic protected against damage from vermin (such as contained in ducting etc)? YES: NO:
26. Do you have heat detectors fitted to all chimneys? YES: NO:
27. Are your heat detectors annually maintained? YES: NO:
28. Are smoke alarms fitted on each floor of the home? YES: NO:
29. Is there a smoke alarm fitted within the attic space? YES: NO:
30. Do you keep any fire extinguishing appliances on the premises? YES: NO:

If yes, what kind and where are they kept?

31. How many miles is the property from the nearest full-time fire brigade?
32. Are the premises connected to mains water and drainage? YES: NO:
33. Is there an external water tap fitted at the home and enough hose to reach all thatch surface areas? YES: NO:
34. What other water supplies are available for fire-fighting?
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Electrical lighting....

35. Is there any recessed lighting in the ceilings of the upper floors? YES: NO:
36. Is there any external lighting within 50cm of the thatch covering? YES: NO:

Surrounding properties....

37. Are there any adjoining properties that are also thatched? YES: NO:
38. Are there any properties within 50 metres of the home that are roofed in thatch? YES: NO:

If you have ticked any of the shaded boxes above, please give full details below:

DATA PROTECTION ACT 1998

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 1998. For the purpose of providing this insurance & handling of any claims, which may arise under it, Underwriters may need to transfer certain information, which you have provided to other parties. By signing this proposal you agree that such transfer(s) may be made.

DECLARATION

I/we declare that the information disclosed on this proposal, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.

I/we agree to tell you as soon as possible about any changes to the information I/we have provided to you, which happens before or during any period of insurance. Your broker will tell you if any such change affects your insurance and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Your signature(s):

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Date:

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No cover is in force until this proposal has been accepted by us and you have received confirmation to this effect. We reserve the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided.