

Thatch Conditions

Fire Conditions

It is a condition of this insurance that where it is within your control you do not allow:

- Barbecues, fire-pits and chimineas to be used within 5 metres of the home (unless agreed by us);
- Any bonfires, incinerators, old thatch and thatching to be burnt within 100 metres of the home (unless agreed by us);

Chimney Condition

It is a condition of this insurance that all chimneys, flues and spark arresters serving solid fuel stoves, boilers and open fires

1. Are kept in a good state of repair throughout the period of insurance; and
2. Have been inspected, tested and cleaned (if necessary) along the entire length at least twice during the period of insurance being: by a registered HETAS; GAS SAFE; OFTEC; NACE; NACS; ICS; Guild of Master Sweeps; A.P.I.C.S or NIACS engineer in accordance with the following schedule:

Fuel used in the Heating Appliance	Schedule
Smokeless fuel, gas or oil	Once a year before autumn use
Any other form of fuel	At least once between 1st July and 31st October prior to winter use; and At least once between 1 st January and 31 st March unless alternative dates have been agreed by us in writing and;

3. Solid fuel stoves, multi fuel stoves and wood-burners must be professionally inspected by a qualified chimney engineer at least once every 5 years and any requirements or recommendations complied within 60 days of that inspection and;
4. Copies of the chimney sweeping and inspection report/certificate are to be lodged with your broker.
5. The chimney must be a minimum height of 1 Metre above the thatch

This exclusion will not apply if you can show that the fire in question was not directly caused by the use of any heating system.

Chimney Liners

All chimneys and flues to solid fuel stoves; multi fuel stoves & all boilers have been professionally installed and lined in accordance with approved document J Combustion appliances and fuel storage systems of the Building Regulations and; Liners & flues have been kept in a good state of repairs and all recommendations to correct identified faults must be carried out before the chimney is used again. This exclusion will not apply if you can show that the fire in question was not directly caused by the use of any heating system.

Naked Flame Condition

It is a condition of this insurance that no naked flames or tools producing naked flames are to be used within any roof space and 5 metres of the thatch roofing unless there is a wall or cavity in between.

Fire Protections Condition

It is a condition of this insurance that:

- At least one CO2 (minimum 2kg), foam or water (minimum 6 litres) fire extinguisher is kept on each floor of your home; and
- A fire blanket conforming to BS EN 1869 is kept in the kitchen
- All fire protections must be checked and maintained as per the manufacturer's instructions.

Thatch Condition

It is a condition of this insurance that all thatch roofing is inspected by a suitable qualified Thatcher at least once every ten years. Any recommendations must be complied within 60 days of the inspection unless a longer period is agreed by us.

Smoke Detector Condition

It is a condition of this insurance that each floor within the home is fitted with a minimum of one smoke detector complying with BS EN 14604

Electrical Condition

It is your duty to ensure that a current satisfactory Electrical Inspection Certificate (BS7671) is lodged with County Insurance Services, and that all remedial work detailed under the Observations and Recommendations section, allocated as 1, 2 or 3, has been completed. Failure to comply with this condition will render this insurance invalid in respect of loss or damage caused by fire. This exclusion will not apply if you can show that the fire in question was not directly caused by an electrical fault.

Electrical Lighting Condition

It is a condition of this insurance that:

- Every recessed light fitting located on the upper floor of the buildings must be fitted with a fire protection cover compliant with the standard of BS476:PT23.
- No external electrical lighting is to be located within 50cm of the thatch roof covering, or must be fitted with low energy or LED type bulb.