

Wood Burner and Multi Fuel Stove Decommissioning

Wood burners and multi fuel stoves are becoming very difficult to insure due to the potential increased fire risk they pose to thatched properties. In the past few years (as these appliances have become increasingly fashionable) there has been a significant increase in total loss fire claims. In the majority of fire claims, wood burners or multi fuel stove have been the cause.

Policy Renewal.

Currently from renewal all wood burning or multi fuel stoves will be excluded from the County Thatch policy and therefore must be decommissioned, if renewal terms are to be considered.

In the event of a claim you would need to be able to demonstrate that the stove had not been used. Insurers will require documentary evidence or photographs to confirm what modifications have been made to decommission the stove.

To decommission a stove (therefore rendering it inoperative), please carry out the following steps:

1. Remove the grate, ash pan, riddle plate, log retainer (basically all the moveable component parts).
2. Remove all fire implements – coal scuttle, log basket, companion set, fire lighters etc.
3. Thoroughly clean the inside of the stove, including the glass and do not store with any fuel, even if it is just for appearances.
4. Submit good quality, well-lit photographs, which show the modifications which have been made. These photographs must show the whole fireplace and the inside of the stove.

Or, alternatively: *(This work should be completed by a competent certified professional).*

- Disconnect the flue pipe
- Cap or block off the chimney
or
- Remove the stove then:
- Install a replacement gas, electric or oil imitation stove in its place or:
- Replace with an open fire or:
- Leave an empty fire place

Kindly note that open fires must have a minimum chimney height of 1 meters (ideally 1.8 meters) above the nearest thatch (measurements can include any pot).

If all wood burners or multi fuel stoves are decommissioned or removed from the property, then you may see a significant reduction in your premium.