

# SIMPLY INSURANCE



Sandy Smith

## WOODSTOVES AND INSURANCE

There is nothing quite like the warmth given off a wood burning stove in your home. As well, there can be significant savings from using wood as a heat source. From an insurance standpoint, we want to make sure its operation is safe for you and your family. Installation "codes" have changed over the years and older units may no longer conform. Insurers are looking for stoves and stovepipes that are clearly marked with ULC, CSA or Warnock Hersey certification labels. Single-walled stove pipes must be replaced with the newer double walled, insulated piping. Chimneys are either masonry or metal construction. If masonry, they must be lined with a clay tile from bottom to top, or if no clay tile is present, then a certified stainless steel lining must be present.

Why all the fuss, you ask? Mine has been in the house for years and we have never had a problem! Here is why the insurance companies pay particular attention, and even surcharge the use of woodstoves. Improperly installed and maintained woodstoves can put your home, garage, shop or barn at great risk. Improperly cleaned chimneys can ignite and cause a structural fire, leading to significant losses. Woodstoves placed too close to a frame wall can be particularly dangerous. Wood that is located behind an improperly shielded stove dries out and carbonizes. This process is called pyrolysis. The heat produced by the woodstove dries the wood completely out and turns it into carbon – yes ... it actually blackens! This dry, carbonized wood actually burns at a much lower temperature than wood does, creating a serious fire hazard in the building in which the stove is located. If the temperature behind the stove is 120 degrees Celsius or more, the wood will start carbonizing. This is only 248 degrees Fahrenheit and burning woodstoves are far hotter than that!

The bottom line is that insurance companies would like woodstoves installed by a professional, who completely understands the necessity of proper clearances and shields and who will ensure the stove meets all current regulations. If you have an older stove and are wondering, we recommend that you contact a WETT (Wood Energy Transfer Technology) inspector to look at your stove, make required corrections and provide you with a WETT certificate that you can provide to your insurance company. You can find a WETT inspector in your local yellow pages, or contact your broker for assistance.

Properly installing and maintaining your woodstove or wood-burning appliance will ensure that you enjoy your wood heat experience safely.

***Sandy Smith is a member of our McKiee & Farrar team of professional brokers. She has over 25 years of local insurance experience and is our in-house insurance claims specialist.***

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