

THATCH QUESTIONNAIRE AND INFORMATION SHEET

This questionnaire and information sheet focuses 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.

PART A — HEATING AT THE HOME TO BE INSURED

1. TYPES OF HEATING

- | | | |
|---|--------|--------------------|
| A. Is there an Open Fire or Solid Fuel Stove at the home? (whether or not in use) | yes | no
Go to Part B |
| B. How many open fires are in the home? | in use | not in use |
| C. How many wood burning stoves are in the home? | in use | not in use |

2. TYPES OF FUEL

(Please complete if you have fires/stoves in use or intend to in the future)

- | | | |
|---------------------------------------|-----|----|
| A. Do you burn only 'smokeless' fuel? | yes | no |
|---------------------------------------|-----|----|

Information — Burning and 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 minimizing 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.

- | | | |
|--|-----|--|
| B. Do you burn wood or peat in the open fire or wood burning stove ? | yes | no
Go to 3 details about your chimney |
| C. If wood is burnt do you only burn seasoned wood? | yes | no |
| D. Is wood stored outside, where it is exposed to wind & rain and is it covered to protect it from excessive rain? | yes | no |

3. DETAILS ABOUT THE CHIMNEY

(Please complete if you have a chimney whether or not in current use)

Information — Chimney height and 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 meters deep, making this a property at risk. One metre or more of thatch round a chimney is a potential hazard.

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

cm

Information

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 thin 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.

B(i). Are all chimney flues lined?

yes

no

B(ii). If the chimney is lined, please state the material used for the lining

Information — Chimney lining

Please refer to OBF Insurance Group for details on acceptable liners.

C. Is the chimney lining insulated?

yes

no

Information — 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 chimney breast, or black or brown localized 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.

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

Information — Tar Deposits within the chimney

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.

**E. How often are the chimneys swept by an experienced and qualified chimney sweep?
(N.B It is a requirement of the policy that a chimney be swept every 6 months)**

less than once a year

once a year

more than once a year

Information — 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 in the U.K. 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.

F. If there are spark arresters fitted to the chimney, how often are they cleaned?	less than once a year	once a year	more than once a year	not applicable
---	-----------------------	-------------	-----------------------	----------------

PART B — PROTECTING YOU AND YOUR HOME AGAINST FIRE

4. FIRE PREVENTION

Information — 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.

A. Is a Heat Detector fitted to all chimneys?		yes	no	
B. Is the Heat Detector annually maintained?	yes	no	not applicable	
C. Have the electrics of the home been tested in the last FIVE years? (N.B, it is a requirement of the policy that the electrics have been tested in the last 5 years)		yes <small>Please provide copy of the certificate</small>	no <small>Go to E.</small>	
D. If any faults were detected with the electrics of the home, have these now been rectified?	yes	no	not applicable	
E. Is the wiring in the attic protected against damage from vermin – such as contained in ducting etc?		yes	no	
F. Is there a fire blanket in the kitchen area of the home ?		yes	no	
G. How many fire extinguishers are kept at the home?	0	1	2	more than 2

Information — Smoke detectors

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.

H. Are smoke alarms fitted on each floor of the home?		yes	no	
--	--	------------	-----------	--

- | | | |
|---|-----|----|
| I. Is a smoke alarm fitted within the attic space? | yes | no |
| J. Is there an external water tap fitted at the home and enough hose to reach all thatch surface areas? | yes | no |

PART C — ADDITIONAL INFORMATION

5. INFORMATION ABOUT YOU

- A. How many years have you lived in or owned a thatched property?

6. INFORMATION ABOUT THE THATCH ROOF

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

- B. When was the home last re-thatched?

- | | | |
|-----------------------------------|-----|----|
| C. Is the roof in good condition? | yes | no |
|-----------------------------------|-----|----|

- | | | | |
|---|------------|-------|------------|
| D. What thatching material has been used? | long straw | wheat | water reed |
|---|------------|-------|------------|

7. ELECTRICAL LIGHTING

- | | | |
|--|-----|----|
| A. Is there any recessed lighting in the ceilings of the upper floors? | yes | no |
|--|-----|----|

- | | | |
|---|-----|----|
| B. Is there any external lighting within 50cm of the thatch covering? | yes | no |
|---|-----|----|

8. SURROUNDING PROPERTIES

- | | | | |
|---|-----|----|----------------|
| A. If the property to be insured is terraced or semi-detached, are the roofs of the adjoining properties also thatched? | yes | no | not applicable |
|---|-----|----|----------------|

- | | | |
|--|-----|----|
| B. Are there any other properties within 50 meters of the home which are roofed in thatch? | yes | no |
|--|-----|----|

9. 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 some cases they may provide a free inspection of your home giving you advice on potential fire hazards and prevention. And where necessary, they may also supply and fit smoke alarms completely free of charge.

10. PHOTOGRAPHS

- | | | |
|--|-----------------|----|
| Please supply internal and external photographs of the property. | yes
ATTACHED | no |
|--|-----------------|----|

SIGNED

DATE

11.15