

# Thatched Property

## RISK MANAGEMENT ADVICE

Your property and belongings are your biggest financial and emotional investments. That's why you've chosen a specialist insurance provider to help you should the worst happen.

According to the experts, thatched properties are no more likely to catch fire than other houses. However, fires spread in thatched properties much more rapidly. This can have devastating consequences, so the following general guidance explains how the risks can be reduced to help you protect your property.

### Regular chimney sweeping

Chimneys and flues should be professionally cleaned and inspected every six months by a qualified, registered chimney sweep, e.g. one registered with the National Association of Chimney Sweeps or engineer.

Thatched property owners with Home & Legacy policies must ensure that chimneys and flues to solid fuel stoves and open fires are swept annually. It is best to have this done before you begin to use the chimney again in autumn or if the chimney/flue has not been used for some time. A second sweep is also recommended at the end of the winter period.

### Central heating

All heating appliances can pose a fire risk. Boilers should be installed by a qualified engineer, and for gas boilers this must be a Gas Safe Registered Engineer. It is also recommended that your central heating system is inspected and serviced every 12 months (this is a legal requirement if your property is let to tenants).

### Fireplace best practice

Whatever type of fireplace you have, e.g. a wood burner or traditional open fire, ensure the manufacturer's instructions are followed closely – including the best way to light your fire, the type of fuel to burn, the correct temperature at which to burn, and the best way to clean it. All of this is important for various reasons, including preventing the build-up of soot.

[homeandlegacy.co.uk](http://homeandlegacy.co.uk)

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### Smoke detectors

It's recommended that smoke detectors which comply with current British safety standards are fitted and operational in any property and this is even more important for thatched properties. Detectors should be installed on every level of the property, including in the roof space, and, of course, tested regularly. Other early warning systems such as heat monitors, alarms for wood burners, and flue temperature gauges are also available and professional advice can be sought to help you select the right system for your property. A carbon monoxide detector is a legal requirement for wood burners.

### Fire first defence

Making sure a fire doesn't take hold is crucial in any property, but in a thatched property, there is even less time to respond. That's why it's recommended that fire extinguishers suitable for your property are kept in any rooms where fires may be lit and in the kitchen. A fire blanket should always be available in the kitchen.

### Safety in the loft space

No naked flames or tools that produce naked flames should be used or stored in the attic or loft space.

### Enjoying your garden and open spaces

Remember to be careful when dealing with bonfires and when you are selecting a place for your barbecue, decorative firepits etc. Place them far enough away from your property so that sparks don't blow onto the thatch.

Also take care, when disposing of any embers or ash; make sure they are cold and cannot reignite, and are placed far enough away from your property and any neighbouring properties.

FURTHER ADVICE CAN BE SOUGHT FROM THE FOLLOWING SOURCES:

- National Society of Master Thatchers
- Thatch Advice Centre
- The National Association of Chimney Sweeps (NACS).