

THATCHED PROPERTY POLICY 2019 WARRANTIES (Open Fires)



You have declared to underwriters that you do not burn wood, coal or any other solid fuel in any form of enclosed stove or wood-burner. You must tell us immediately if any change is planned to the heating arrangements involving the use of solid fuel.

*The following clauses apply to **your** policy:*

Fire Conditions

It is a condition of this insurance that where it is within your control you do not allow Any bonfires/incinerators to be within 100 metres of the home
Old thatch and thatching to be burnt within 100 metres of the home
Barbecues, fire-pits, patio heaters or chimneys to be burnt within 5 metres of the home

Chimney Condition—solid fuel only

It is a condition of this insurance that all chimneys serving solid fuel stoves, boilers and open fires must be:

- kept in a good state of repair throughout the period of insurance and
- professionally cleaned along the entire length at least twice during the period of insurance.

Cleaning must take place:

- at least once between 1st July and 31st October prior to winter use and
- at least once between 1st January and 31st March unless alternative dates have been agreed by us in writing.

By a member of any of the following professional bodies unless an alternative has been agreed by us:

- National Association of Chimney Sweeps (NACS)
- Guild of Master Chimney Sweeps
- Association of Professional and Independent Chimney Sweeps

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.
Copies of the chimney sweeping and inspection report/certificate are to be lodged with your broker.

Spark Arrestor Condition

It is a condition of this insurance that spark arresters must be removed and thoroughly cleaned each time the chimney is cleaned.

Naked Flame Condition

It is a condition of this insurance that no naked flames or tools producing naked flames are to be used within 5 metres of the thatch roofing.

Fire Protections Condition

It is a condition of this insurance that:

- At least one 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 five 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 14604:2005

Electrical Condition

It is a condition of this insurance that the electrical installation is inspected by a member of the National Inspection Council for Electrical Installation Contracting, Electrical Contractors Association or an alternative recognised body agreed by us, at least once every 10 years (or sooner where stated on the current electrical certificate) and a full copy of the report is sent to Playle Russell. We will advise you which recommendations made by the electrician need to be carried out and agree a suitable time scale for the work to be completed.

Wood Storage Condition

It is a condition of this insurance that all wood burnt on open fires or wood burners must be seasoned and stored outside where it is sheltered from excessive rain, but exposed to wind and sunlight.

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; and
- No external electrical lighting is to be located with 50cm of the thatch roof covering.

If you fail to comply with the above Thatch Conditions this insurance may become invalid in respect of loss or damage caused by fire, smoke, storm or weight of snow.

NON-STANDARD CONSTRUCTION CLAUSE

It is understood and agreed that the private dwelling of the **home** is not of **standard construction**.