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The Independent  
Weekend Edition & Free Press

Real Estate Digest

Woodstoves can be great, but...

## Safety and insurability must be considered

There have been major advances in wood-burning appliances over the past 10 years.

These have made wood burning more effective, efficient and convenient than ever before. However, wood-heating technology and its safe installation have become more complicated in recent years.

No longer is it sensible to simply "hook up" a woodstove to an existing chimney and begin using it for heating. To get the best performance from a wood-burning system and to be assured of its safety, you should get reliable advice from a trained professional and consider having the system professionally installed. Before starting the installation you should contact your municipal office to get a building permit and inform your insurance agent of your intentions.

Years ago, woodstoves were not tested for safety and homeowners had little or no guidance on installation. Consequently, there are many older homes today with woodstoves that do not meet today's safety standards. Furthermore, many homeowners installed their own, and in trying to keep the floor space to a minimum, unknowingly created a fire hazard; no hearth in front, or inadequate clearances from combustibles for example.

So, what happens if you buy a home and you find out that you can't get house insurance?

Well, that's not likely to happen. Here's a typical scenario:

When you apply for property insurance for the home you have just bought, the insurance company will send

a representative to inspect the appliance and fill out a report.

The report is then submitted to the underwriter for a decision.

If approved, insurance coverage is given. If it is not approved, insurance coverage may be given with certain conditions and what amounts to an ultimatum; to bring the appliance up to acceptable safety standards, or, to remove it.

Be aware that not all insurance companies will provide coverage as described above, so you may want to call several different companies to find one that does.

A reputable chimney sweep will be able to tell you if there are any safety concerns with the woodstove, flue pipes, chimney and all the connections. However, few home buyers think to hire a specialist for this task, prior to purchasing.

It is common nowadays to hire a knowledgeable home inspector to inspect the entire home, which includes examining any woodstoves, fireplaces, and fireplace inserts. Although there are some limitations to a visual inspection such as this; inaccessible areas such as where the chimney passes through ceilings and walls, and determining adequate floor and wall protection behind tiled surfaces; most of the time it will be apparent to the trained eye, whether or not there are any safety concerns.

For all owners of residential wood-burning appliances, remember this: Unlike a gas or oil-fired furnace,

woodstoves have no automatic safety features!

This is one reason why a home with a wood-burning appliance represents an increased risk for an insurer. That's why most of them check things out before providing coverage.

It's just good business sense!

For homeowners who want to get more information on this subject, there is an excellent booklet available, free of charge, entitled "A Guide to Residential Wood Heating". Copies can be obtained by calling Energy Publications 1-800-387-2000

—Contributed by Les Boothroyd, Boothroyd Home Inspection Services, (905) 877-0832, or, 1-800-575-2598



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