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Make sure your chimney has an appropriate liner

uring winter, your coat needs a proper lining to protect you from the elements. Likewise, a fireplace must have an appropriate liner to help prevent fire damage to your home or carbon monoxide poisoning. If you have a fireplace that dates from before 1954, you need to pay particular attention to this fact.

· Today's building code requires liners in all new chimneys. These smooth metal or hard clay liners allow for a smooth flow of exhaust, and a more efficient operation of the fireplace. It is also easier to clean a lined chimney.

• Before 1954 or so, fireplaces were typically constructed of stone or bricks and mortar, and were generally not lined. If you have an old fireplace, the mortar may have broken down into its original state-sand. That means you might have small holes in the chimney that could lead to fire in the walls.

• The absence of a liner also increases the build-up of creosote, a tar-like substance. Creosote can be ignited by heat. The resulting flash fire could be intense enough to crack your masonry, or generate enough sparks to start a roof fire.

• If your fireplace is built of stone or brick, have the entire length inspected annually for signs of deterioration. You can also have a liner installed. If you're installing a metal liner, make sure it is suited to the type of fuel you are burning. Wood-burning fires, for instance, tend to generate hotter temperatures than oil or gas-fueled fires.

 Check the chimney annually also to make sure that the liner has maintained its integrity. Look for buckling, deformations or corrosion of the metal, clay tiles that aren't aligned properly or holes in the liner. Any kind of damage or breakdown could increase your risk of fire damage to the home.

 A stove pipe is not a safe material for a chimney liner. It corrodes quickly and lacks mechanical strength.

· Every so often, look up the chimney with a flashlight and a mirror to check for any obstructions, such as rubble, a bird's nest or a dead animal. If the chimney is clean, you should be able to see daylight. Also check for signs of creosote (your liner would be black or coated with a tar-like residue). If your chimney is dirty or blocked, call in a chimney sweep.

· Whatever your lining, you may want a spark arrester and rain cap atop your chimney. These help protect the roof and keep the rain, snow and wind from blowing down.

-Insurance Bureau Of Canada

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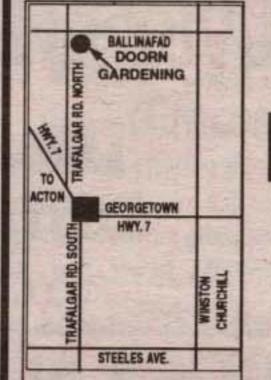
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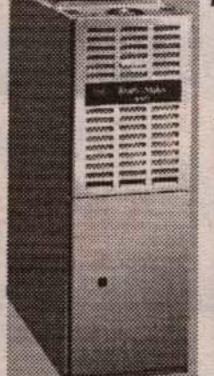
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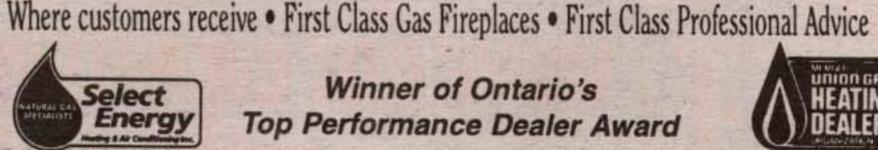


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