



## **How To Reduce The Risks Of A Thatch Roof Fire This Winter**

During the winter, homeowners will typically increase their fireplace use during the colder months for warmth. For those living in thatched properties, this can increase the risk of a thatch roof fire, particularly if they rely on a wood-burning chimney as their primary source of heating. It is therefore unsurprising that the leading cause of thatch roof fires originates from embers and sparks emitted from these chimneys and essential for thatched property owners to take steps to minimise fire risk. Once a fire takes hold in a thatched roof, it is extremely difficult to control due to the roof's water-shedding design, often resulting in significant damage. With this in mind, effective prevention remains the most reliable means of reducing the risk of a thatch fire.

## **What Can Your Customers Do To Help Reduce The Risk Of A Thatch Roof Fire**

- Burn only seasoned or kiln-dried wood. Avoid anything with a moisture level over 20%.
- Follow the manufacturer's guidelines for wood burner ventilation and recommended conditions.
- Sweep chimney regularly, and have it inspected by a certified professional! Do this both at the start and during the burning season.
- Remove spark arrestors. Consider using a bird guard.
- Take care when lighting fires. Avoid using paper and card as these materials can be unpredictable. Consider firelighters instead.
- Keep the area around the fireplace clear of combustible materials.
- Carry out CCTV inspections to identify areas of concern in your chimney. In a damaged chimney structure, there could be gaps that allow embers to pass through to the thatch.
- Keep wood-burner baffles clean.
- Ensure the chimney extends sufficiently above the thatch, as adequate height improves the dispersal of embers away from the roof.
- Avoid periods of long burning, or smouldering fires.
- Check electrical wiring and lighting within the roof space to ensure they meet safety standards.

## **Take Out Suitable Thatched Property Insurance**

A thatched property is not only expensive to build, but also to repair and maintain. Due to this, it's highly recommended that your customers take out a specialist thatched house insurance policy that's tailored to their needs.

### **What is Typically Covered?**

- Buildings & Contents
- Accidental Damage
- Public Liability Cover
- Thatch Roof Fire
- Flood and Storm Damage Cover
- Legal Expenses Cover
- Outbuildings

## **Merry Christmas And A Happy New Year From The Brown & Brown Agency Team**

As the festive season approaches, we'd like to let you know our festive opening hours over Christmas and New Year:

Monday 22<sup>nd</sup> 09:00-17:00

Tuesday 23<sup>rd</sup> 09:00-17:00

Wednesday 24<sup>th</sup> Christmas Eve 09:00-14:00

Thursday 25<sup>th</sup> Christmas Day Closed

Friday 26<sup>th</sup> Boxing Day Closed

Monday 29<sup>th</sup> 09:00-14:00

Tuesday 30<sup>th</sup> 09:00-14:00

Wednesday 31<sup>st</sup> New Years Eve 09:00-14:00

Thursday 1<sup>st</sup> January New Years Day Closed

Friday 2<sup>nd</sup> January 09:00-17:00

Ready To Find Your Customers Solution. Lets Chat.

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Leadpal: [www.bbrown-tracker.leadpal.co.uk/](http://www.bbrown-tracker.leadpal.co.uk/)

## **Why Choose Brown & Brown**

- 5 star and rated Exceptional Feefo

- Over 90% of customers renews with us each year
- A high Net Promoter Score
- Dedicated in-house claims team to support your clients through any claim
- A dedicated member of our agency team to look after you and your clients
- Unusual, specialist and complex general insurance risks