



Safety in Thatched Homes

Many insurers perceive there to be an additional fire risk in buildings with thatched roofs but if well looked after by an owner who is aware of their “responsibilities” of owning such a property we feel they are a good risk to insure.

Although homes with thatched roofs are statistically no more likely to catch fire than those with more conventional roofs, because thatch is designed to be water repellent, it can be very difficult to extinguish a fire once it has taken hold. The materials used in thatching burn extremely quickly and, as a consequence, fires in thatched buildings can be devastating.

90% of fires in thatched properties begin due to a fault in the chimney or flue. Precautions that may be taken against fires starting from chimneys or flues include;

Do not build, rebuild or design chimneys without expert advice.

Keep the chimney swept regularly. Twice a year is advisable or quarterly if wood is burnt.

Ensure the top of the chimney stack is 1.8 meters above the thatch. This allows sparks to escape and burn out before settling on the thatch.

Have the chimney checked to make sure that the brick or stone is in good condition where it passes through the thatch.

Insulated lining should be fitted where the chimney passes through the thatch and it is also a good idea to have the chimney lined.

A flue thermometer can be installed to keep a check on the flue temperature.

If the chimney is used by an appliance that results in flue gases it should always be installed according to the manufacturers specifications.

Smokeless fuel is better than peat or coal and any wood burned ought to be resin free, well seasoned and dry. Wet unseasoned wood results in greater deposits in the flue and poses a fire risk.

Other fire precautions inside the thatched property include;

Do not use blow lamps within the roof space i.e near to the thatch.

Do not use heat or flame paint strippers for the removal of paint on surfaces near to the thatch.

Do not install any recessed lighting into ceilings below the thatch.

Ensure that any tradesmen working on your property know the risks of fire from naked flames.

Have the electrics in your thatched home checked every few years.

Have smoke alarms fitted throughout your home. If there is a loft space then it is advisable to have an interlinked smoke alarm as fires that begin in the roof or loft space may not be immediately apparent.

Electrical wiring in the loft space should be run in fire resistant ducting.

A loft hatch of minimum dimensions 600x900 cm should be easily accessible, and the loft should be kept free of storage.

Install fire extinguishers and a fire blanket.

Check the roof space regularly for signs of mice or other vermin as they can cause damage to electrical wiring thus posing a potential fire risk.

Fire precautions that may be taken outside the property are;

Do not mount external floodlights below the thatch overhang as they produce a lot of heat.

TV aerials should be fitted to a gable end or to a free standing pole in order to discourage lightening strikes.

Do not have barbecues, bonfires or firework parties within 100 meters of the property. If it is necessary to light a garden fire then always check wind direction and ensure that it's prevailing direction is away from the house. Try to avoid lighting a fire in hot, dry conditions.

Install an outside tap with a hose long enough to reach around the property and onto the roof. Ideally this should be lagged against frost.

At Highhouse Insurance, we have special facilities to insure buildings with thatched roofs. Via our Lloyds of London Underwriters, we are able to offer terms on many types of Thatched property. We cover the older style which may be listed and have non-conventional materials contained within their walls through to modern buildings with thatch covering and we are pleased that this quintessentially British type of property is enjoying a much deserved renaissance at the moment.

For a [thatched roof property insurance quotation](#), call Highhouse insurance today.