



Ways to Help Fireproof Your Thatched Home

At Highhouse Insurance Services we provide **insurance for Thatched homes**. We offer cover for your building, your contents or both in a combined policy. We assess each case on its merits and look forward to hearing from you if you own one of these historic properties. The bulk of thatched property that we insure is over 150 years old; however, thatch is making resurgence as a roofing material and we are equally pleased to discuss your requirements for more modern property.

One of the main issues with thatched roofs is the perceived additional likelihood of their being a fire in the property. It is true that if a fire takes hold in a thatched roof, the result can be more damaging than in a conventional property but we believe a well-managed home is a good risk for insurance purposes. There are however a number of precautions you can take to ensure a higher degree of safety in your property.

Three main ways in which you can help to fireproof a thatched property, and if all of these methods are used together then maximum protection against the spread of fire will be achieved. It is advisable to take precautionary measures against the spread of fire as, although thatched homes are safe, the devastation caused by a fire will be much more widespread.

Thatch Insulation Batts

These are manufactured from a lightweight, semi rigid resin bonded mineral rock wool, are water repellent and easy to install. They are compression fitted between the roof joists and are supported by galvanised steel brackets that are fixed to the rafters. The high density and non-combustible properties of the batts reduce heat transfer around the roof timbers in the event of a fire and increase protection from fire on the underside of the thatched roof. An added advantage is that they also improve both the thermal and the acoustic insulation of the property.

In tests on two thatched houses, one containing thatch insulation batts, it was seen that these gave up to one hour extra fire protection to the underside of the thatch, reducing the spread of the flames.

Aluminium Barrier Foil

This is a fire resistant barrier and thermally reflective insulator that is made from heavy gauge aluminium foil. It is applied in the same way as roofing felt, and has the added benefit of providing a waterproof covering to the roof that is advantageous during the roof thatching process. When barrier foil is used alongside thatch insulation batts, the highest possible level of protection from the spread of fire is given.

Fire Retardant Sprays

Two types of fire retardant spray exist, one for use indoors and the other for use outdoors. The outdoor spray is applied directly on to the outer surface of the roof. As it is both water and fire repellent, it cannot be washed out. It must be sprayed upwards and into the thatch at an angle and not only onto the surface of the roof. The indoor spray is used on the internal surface of the thatch and on the supporting timbers. The internal spray does not need reapplication as long as the roof is maintained in good condition, whereas the outdoor spray usually needs reapplication every ten years (it should be tested to assess whether a respray is needed every five years).

There are various different makes of fire retardant spray on the market but they are generally a water based solution containing fire retardant chemicals in a polymer emulsion binder that is specifically manufactured for thatch. They are non-toxic, odourless, fast penetrating, fast drying and bio degradable.

Fire retardant spray should be applied by trained professionals using high pressure specialist equipment. Ideally the roof should have had two hours of sunlight before the application process and there should have been no rain for at least four hours before. The drying time is usually anything up to a maximum of three hours. As damp conditions may adversely affect the drying process the ideal months for applying fire retardant sprays is between the end of March and the end of October.