

# LOSS CONTROL BULLETIN

## Homeowner Safety

### *Wood Burning Stoves*

Many people turn to wood burning stoves as a primary or supplementary method of heating their homes. They offer the promise of cheaper fuel costs combined with a rustic beauty that is unique among heating sources. However, wood stoves also pose unique risks you should consider.

#### **The Danger of a House Fire**

From a hazard standpoint, it's pretty easy to understand that burning wood inside your dwelling increases the risk of fire. To minimize this danger, a homeowner has to know the dos and don'ts of wood stove installation and operation.

#### **What to Do:**

- Professional Installation – Having a licensed, experienced professional install your wood stove is probably the single most important safety step a homeowner can take. A professional will make sure that all clearances between the stove and the wall, floor and ceiling are proper, as well as installing the stove pipe in a proper and safe manner. The installer will also make sure the stove meets all state regulations and local codes.
- Annual Maintenance – Have your wood stove professionally inspected and cleaned annually, before each heating season. The small cost of an annual service call is well worth the value of protecting your home and family.<sup>1</sup>
- Use Dry, Seasoned Wood – Green wood has too high a moisture content to make it efficient for burning. Hardwoods (apple, red oak, maple, etc.) that have been dried for at least 6-12 months offer the best efficiency and also minimize the buildup of creosote (an oily substance from incomplete combustion that can catch fire) on the lining of the stove pipe.
- Keep all flammable household items — drapes, furniture, newspapers, and books — far away from your wood stove.

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*We Take A Personal  
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For more information  
contact your local agent:

1-877-840-4400

www.anpac.com

<sup>1</sup>Environmental Protection Agency. (2009) Consumers-Installation and Maintenance, Retrieved from <http://www.epa.gov/burnwise/maintenance.html>.

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- Start fires only with clean newspaper and dry kindling.
- Build small, hot fires. A smoldering fire is not a safe or efficient fire.
- Keep the doors of your wood stove closed unless loading or stoking the live fire.
- Regularly remove ashes from your wood stove into a metal container with a cover. Store the container of ashes outdoors on a cement or brick slab (not on a wood deck or near wood).
- Keep a fire extinguisher handy.

### What NOT to Do:

- Don't burn trash or other refuse in a wood stove.
- Don't start a stove fire using a flammable liquid, such as gasoline or kerosene.
- Don't use logs made from wax and sawdust in your wood stove or fireplace insert — they are made for open hearth fireplaces. If you use manufactured logs, choose those made from 100 percent compressed sawdust.
- Don't burn wet or green (unseasoned) logs.<sup>2</sup>

### The Danger to Children

The risk of being burned by a wood stove is well understood by adults, but children are another matter. Even when they recognize the danger, children are still apt to play and roughhouse around one. Consider a child guard screen or hearth safety gate around a wood stove. These products separate children from the stove yet allow access for adults, usually through a gate with a child proof locking mechanism.

Other child safety issues to consider:

- Wood chips and pellets if spilled or left within a child's reach can pose a choking hazard.
- Pollutants put in the indoor air by a stove can adversely affect a child with asthma.
- Wood stove pokers, rakes and other tools need to be placed outside the reach of small children.

**For more on wood stove safety, visit the  
Insurance Information Institute Web site at [www.iii.org](http://www.iii.org).**



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service**<sup>®</sup> is designed to provide assurance and confidence to our policyholders throughout the claims process.

**24-Hour Claims Hotline 1-800-333-2860**

<sup>2</sup>Environmental Protection Agency. (2009) Consumers-Best Burn Practices, Retrieved from <http://www.epa.gov/burnwise/bestburn.html>.