

LEARNING FROM LOSSES

LOCATION:

Town home

CAUSE OF LOSS:

Fire from use of a fireplace

COST OF LOSS:

\$335,000

DETAILS OF LOSS:

The insured had started a fire in the fireplace at approximately 5 p.m. At about 6 p.m. it was loaded with wood again. At about 7 or 7:30 p.m. the insured's wife heard a crackling sound. They checked the fireplace and found only embers. They went outside and saw flames coming from the chimney area. They left the home and called the fire department. The fire damage was mainly contained to the attic area, but due to the amount of water needed to extinguish the fire, the rest of the home suffered major damage. The Fire Chief determined that the fireplace was the cause of the fire. He felt that when the fireplace was installed, framing material was built too close to the chimney. Over time, the wood framing dried out resulting in the fire.

LESSONS LEARNED:

Have your fireplace and chimney cleaned and inspected by a qualified technician – known as Wood Energy Technology Transfer (W.E.T.T.) qualified – annually. Use **only** properly seasoned firewood in your fireplace or wood stove.

