

LEARNING FROM LOSSES

LOCATION:

Rural home

CAUSE OF LOSS:

Suspected use of wood burning stove

COST OF LOSS:

\$507,000

DETAILS OF LOSS:

The insureds were using their wood stove. They left to go to a movie while the wood stove was still burning slightly. When they returned home the house was on fire. They called 911 and the fire department responded. There was major damage to the home. The Fire Chief believed the wood burning appliance was the cause of the fire.

LESSONS LEARNED:

Only stoves, chimneys and equipment certified by a recognized testing laboratory, such as ULC, CSA or Warnock Hersey Canada Ltd., should be installed. Units should be inspected by a qualified technician – known as Wood Energy Technology Transfer (W.E.T.T.) qualified – to meet the manufacturer specifications. **Never** leave home while a fire is still burning in a wood burning appliance.

