Making sure that fire is so delightful

As we settle into the winter months, what’s more enjoyable than sitting in front of a cozy fire with a blanket and a cup of cocoa? According to the U.S. Fire Administration, more than one-third of Americans use fireplaces, wood stoves and other fuel-fired appliances as the home’s primary source of heating. With cost savings and advancements in technology that have made fireplaces more efficient as a heat source, it’s an attractive method of heating. Plus, if the power goes out, you’ll stay warm while you wait for the electric company to restore the power.

All of these are reasons to consider using a fireplace as your primary heat source, but according to the U.S. Fire Administration, confined fires—those confined to chimneys, flues, or fuel burners—account for 87 percent of residential building heating fires (i.e., fires caused by central heating units, fixed or portable local heating units, fireplaces, heating stoves, chimneys, and water heaters).

There are ways to enjoy your fireplace and protect your home. If you are thinking of installing a fireplace in your home, call our agency first. Some insurance companies require proof of certification to show that a fireplace was installed properly and that it complies with local building codes. If you’re buying a home that already has a fireplace, let us know that too. You may need to have your fireplace inspected before a homeowners policy can be written. And, some types of fireplaces may increase the insurance premium on your homeowners policy. If we (and your insurance company) don’t know you have a fireplace and a fire occurs in your home, it could void your policy.

Once you’ve given our agency a call, sit back, relax and “let it snow, let it snow, let it snow.”