



# PUBLICATIONS

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## WOOD STOVES - WHAT ARE THE RAMIFICATIONS

*Reprinted from October 1996  
COWAN NEWS*

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### *What are the ramifications?*

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Over the past few years insurers of private dwellings have become increasingly aware of the potential hazards of Solid Fuel Burning Devices. Of late, there have been numerous reports of chimney fires which generally lead back to either improper burning or, all too frequently, improper cleaning of the unit or its chimney. Insurers are asking fire departments to inspect and approve these devices for use. Sometimes a fee is paid for the inspection. In these cash strapped times it can look attractive for the fire department to add an amount of inspection fees to its budget.

Think of the ramifications.

When a new installation is put in, it is inspected by the municipal building inspector, assuming a building permit was issued, as part of their regular duties. At that point the wall is generally open and the construction behind the wall available for proper inspection to see that the installation meets appropriate Building Code specifications.

On an existing installation, and there are thousands in Canada, you do not have the luxury of openings in the wall to check the condition of the area where the chimney passes through the wall. If you are approving these installations from an

external and cursory look you may be setting yourself and your municipality up for a potential liability claim.

It is our recommendation that fire departments refrain from the practice of inspecting wood stove and fireplace installations. If your fire department's Establishing and Regulating By-law has been set up in such a manner to say that you will do wood stove inspections we would recommend you either amend the bylaw or make sure that *any* inspection carried out for *any* Insurance Company carries a strong disclaimer advising that the inspection carried out by the department was external only and that areas behind walls were not inspected. 

**Frank Cowan Company Limited**  
Canada's Insurance & Risk Specialists  
4 Cowan Street East  
Princeton, ON N0J 1V0

1 800 265 4000  
T/ 519 458 4331 F/ 519 458 4366