

## WOOD / COAL BURNING STOVE UNDERWRITING GUIDELINES

The following must be submitted and approved by the Company before coverage is considered bound:

1. a completed application signed by the insured and subproducer
2. a completed wood / coal burning stove questionnaire (reverse side)
3. a photo of the stove
4. a photo of the flue exit and
5. an exterior photo of the chimney

### UNACCEPTABLE RISKS:

1. Barrel stoves, any homemade stoves or stoves that are not UL approved.
2. Stoves not equipped with triple pipe from the exit at the ceiling or wall through the roof at the chimney.
3. Stoves and stove pipes installed closer than 36" to any wall or other combustible material. Exception: Stoves located closer than 36" to a wall are acceptable with a properly installed heat shield, which extends behind the stove from top to bottom. Material must be at least twenty-six (26) gauge metal or asbestos millboard mounted on spacers to provide a minimum of 1" air space between the shield and the wall. Minimum distance between stove or stove pipe and the heat shield may not be less than 18".
4. Manufactured homes only: Stoves with flue passing through the side walls of the manufactured home. Exception: Stoves in built-on additions to the manufactured home where the stove pipe runs horizontally into a masonry flue with clay thimble and liner.
5. Stoves without metal covered asbestos millboard (stove boards) or masonry bases that extend a minimum of 6" beyond the base of the stove on all sides and 18" where the stove is loaded and ashes removed.
6. Stoves installed without manually operated flue dampers.
7. If the risk is a rental or tenant occupied.
8. Outside flue that does not extend 3' above the roof line.
9. Homes not on a solid foundation which extends below frost level when there is an outside masonry chimney.

**ALL QUESTIONS MUST BE ANSWERED ON THE REVERSE SIDE  
COVERAGE IS NOT CONSIDERED BOUND UNTIL THE COMPANY APPROVES**

# WOOD / COAL BURNING STOVE QUESTIONNAIRE

1. Applicant's Name \_\_\_\_\_
2. Wood/coal stove make and model \_\_\_\_\_ Age of stove \_\_\_\_\_ Date of Installation \_\_\_\_\_
3. Was the stove installed by the owner or contractor? \_\_\_\_\_ If contractor, provide name \_\_\_\_\_
4. How long has the firewood been seasoned? \_\_\_\_\_
5. How often is the chimney cleaned and by what means? \_\_\_\_\_
6. Is the stove free of cracks, broken parts or repairs by welding? YES NO  
( ) ( )
7. Is the stove located on non-combustible floor material? What type of material? \_\_\_\_\_ ( ) ( )
8. Does the floor protection extend at least 6" from sides and back and 18" to the side where the ashes are removed? ( ) ( )
9. Is the stove spaced at least 36" from any combustible material? ( ) ( )
10. Is there at least 18" between top of stove pipe and ceiling or combustible side walls? ( ) ( )
11. Does stove pipe fit snugly into thimble? ( ) ( )
12. Is the stove pipe routed so as not to pass through floors, closets, concealed space, or connected to chimney in attic? ( ) ( )
13. Does the stove have an automatic draft regulator or built-in damper? ( ) ( )
14. If not, does chimney have a damper located near stove? ( ) ( )
15. Are any other stoves or furnaces vented to the same chimney? ( ) ( )
16. Is so, does it enter horizontally at a point higher than outlet of stove firebox? ( ) ( )
17. Does the chimney terminate 3' above roof penetration and 2' above any portion of the roof within 10'? ( ) ( )
18. Is the vent pipe or chimney free of creosote deposits? ( ) ( )
19. Does the vent system have spark arrestor? ( ) ( )
20. Is the stove vent system equipped with heat reclaiming unit or flue radiator? ( ) ( )
21. If the wall covering behind stove is metal or asbestos board, is it installed with an 1" space to allow air movement? ( ) ( )

EXPLAIN ALL QUESTIONS ANSWERED "NO" \_\_\_\_\_

WALL CONSTRUCTION: Solid Brick \_\_\_\_\_ Wood Framed \_\_\_\_\_ Concrete Block \_\_\_\_\_ Other \_\_\_\_\_

THIMBLE MATERIAL: Clay \_\_\_\_\_ Metal \_\_\_\_\_ Other \_\_\_\_\_ THIMBLE WIDTH \_\_\_\_\_

INTERIOR PIPE: Single Wall \_\_\_\_\_ Double Wall \_\_\_\_\_ Triple Wall \_\_\_\_\_ (from the exit at the ceiling or wall through the roof)

STOVE CONSTRUCTION: Cast Iron Fire Box \_\_\_\_\_ Steel Fire Box \_\_\_\_\_ Fan \_\_\_\_\_ Fire Brick Lining \_\_\_\_\_ Sand at Bottom \_\_\_\_\_

VENT SYSTEM: Masonry with Tile Liner \_\_\_\_\_ Masonry without Tile Liner \_\_\_\_\_ UL Listed Metal Chimney \_\_\_\_\_

Single Wall Sheet Metal \_\_\_\_\_ Triple Wall Sheet Metal \_\_\_\_\_ Other \_\_\_\_\_

MEASUREMENTS FOR DIAGRAM SHOWN BELOW: A \_\_\_\_\_ B \_\_\_\_\_ C \_\_\_\_\_ D \_\_\_\_\_ E \_\_\_\_\_ F \_\_\_\_\_ G \_\_\_\_\_ H \_\_\_\_\_

