



**Missouri Insurance
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A public information organization of insurance companies

****NEWS RELEASE****

FOR RELEASE: AT WILL

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INSURANCE INDUSTRY OFFERS WOOD FUEL HEATING TIPS

With the official arrival of autumn, it is time to do a safety check on your fireplaces and wood stove system, an insurance industry spokesman advised today.

"Wood fuel heating devices are very popular but their improper installation, operation and maintenance provide a serious loss problem to Missourians," according to Calvin Call, executive director for the Missouri Insurance Information Service.

"The number of Missouri residences with wood stoves or fireplaces is significant," Call continued. "Unfortunately, according to the State Fire Marshall's office, heating equipment, including wood stoves and fireplaces, is a leading cause of fires in the home."

"Most wood heating fires are caused by operational problems, such as failing to clean the flue system or prematurely disposing of hot ashes, while other losses can be attributed to improper installation," Call added.

In order to help Missourians live a more comfortable autumn and winter season, the insurance industry has compiled a list of basic safety precautions for maintaining fireplaces and wood stoves:

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Fireplaces

- * A good-quality metal screen should be kept closed in front of the fireplace whenever it is being used. At least a three-foot area in front of and to the sides of the fireplace should be clean of anything that burns: this includes carpeting, paper, rags, furniture, clothing, logs and kindling.
- * Do not refreshen a fire with gasoline, kerosene, naphtha, or any other flammable or combustible liquid. Using such liquids can cause a bigger fire than you want and even an explosion.
- * Never burn charcoal in a fireplace. Charcoal gives off deadly carbon monoxide gas, which can quickly fill a room and overcome the occupants.
- * Inspect your fireplace and chimney regularly, at least once a year. Keep the fireplace and chimney in good repair and clean of tars and creosote. The older the fireplace the greater the need for maintenance. For professional assistance in doing this, look in the Yellow Pages under "Chimney Cleaning".
- * Keep the damper adjusted for sufficient draft to remove all smoke and gases, taking care to maintain proper control of the fire.
- * After a fire, be careful of how you dispose of ashes and embers. Use only a metal container for their disposal, and do not dispose of them around combustible and flammable materials. Apartment dwellers should never dispose of fireplace ash in dumpsters.

Wood Stoves

- * Before buying a wood stove, make sure it has been approved by a recognized testing laboratory.
- * The unit must be set on a nonflammable base large enough so that coals or sparks cannot spill on a flammable floor surface.
- * Flammable walls or ceilings must be protected by maintaining adequate distances from the stove or pipes, or by a heat shield.
- * Never overfill or overfire the wood stove. Continued overfiring can crack even a solid masonry chimney and set fire to the house.

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* Do not burn trash in wood stoves. This can overheat the stove.

* If you are unfortunate enough to have a flue fire, a 25-lb. dry chemical fire extinguisher should be aimed into the fire box. Never put water on the outside of a red-hot stove.

"Missourians should also install and maintain approved smoke detectors. Despite having taken all other safety precautions in regard to home fire prevention, a smoke detector can provide a final warning that may save a life," Call concluded.

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