



NW Insurance Council

Consumer Alert

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It's getting cold out there! Be careful using space heaters, wood stoves and fireplaces

What To Know

- *Space heaters, wood stoves and other heating sources are the leading cause of home fires during the winter months.*
- *Homeowners or Renters insurance can cover a fire loss – but many homes today may be underinsured in the event of a total loss, so check your policies*
- *A complete [home inventory](#) of your possessions will help you and your insurance company manage your claim more quickly.*

SEATTLE, November 19, 2018– Electric space heaters, wood stoves, fireplaces and kerosene heaters can be additional sources of heat during the cold, winter months. But carelessness, neglect or improper use can cause fires and even death if safety isn't a priority.

According to [The National Fire Protection Association](#) (NFPA), heating equipment accounted for an estimated average of 52,050 home structure fires each year and \$1.1 billion in direct property damage from 2012 to 2016. And half of all home heating fires

occurred in December, January and February. The NFPA also reports that heating equipment is a leading cause of home fire deaths.

Another hazard to avoid is carbon monoxide poisoning and indoor air pollution due to improper venting or incomplete combustion that can result from improper use of fuel-burning heaters, such as kerosene heaters.

[Homeowners Insurance](#) policies cover fire damage or loss caused by wood stoves or space heaters, but each company may have unique features or limits in its policies. Check with your agent or insurance company to learn more about your coverage.

“Fire is a peril that all homeowners policies cover, and if you’re a renter, coverage is available to help replace the possessions inside your rental unit,” said Kenton Brine, NW Insurance Council President. “But some experts have estimated that many homes are underinsured in the event of the complete loss of their home.”

As the cost of repairing or replacing a home increases due to higher costs for materials and labor, an insurance gap can occur when policy limits are exceeded by the cost to rebuild, so it is critical to know your policy limits and to consider a policy with limits that increase as replacement costs rise, Brine explained.

“If you’re a homeowner, check with your insurance company or agent, and ask about Replacement Cost Coverage, to be better prepared to recover if your home is a total loss after a house fire or other disaster.”

NW Insurance Council also encourages people who use space heaters or who burn wood or kerosene as a source of heat to first follow some helpful tips.

For fuel-burning heat sources (like wood or kerosene):

- Notify your insurance company or agent before you purchase a wood-burning appliance or begin to install it. Be sure to ask about any special requirements or policy limitations.

- Install your wood-burning appliance correctly or have a professional install it. Obtain any required permits, follow the building code and manufacturer's recommendations and conform to any special requirements of your insurance company.
- Use your wood-burning appliance safely. Burn proper fuels – no milk cartons, other trash or Christmas trees. These materials can lead to dangerous soot buildup that can cause chimney fires.
- Maintain your wood-burning appliance on a regular basis. Inspect the appliance and chimney for cracks or corrosion. Sweep the chimney and check your fire extinguisher at least once a year – before the burning season.
- When using a kerosene heater, maintain a constant source of fresh air. Make sure rooms are adequately ventilated before using heaters. Kerosene heaters consume oxygen as they burn. If they are operated in a small room or in an inadequate ventilated place, oxygen levels could be reduced to dangerous levels. Keeping doors to other rooms open will help provide more fresh air.
- Make sure your fireplace fire is cold before you go to bed. Never close the damper with hot ashes in the fireplace, because this can cause the fire to heat up again and spread toxic carbon monoxide throughout the house.

For electric heat sources (like space heaters):

- Never use your kitchen's electric or gas oven to heat your home. Also, never use an outdoor cooking appliance, like a gas or charcoal barbeque, inside your home.
- Never plug your space heater into a power strip. Powers strip are not designed to handle the energy needs of most space heaters and can overheat and cause a fire.
- Place space heaters near the center of rooms away from furniture, drapes and other combustibles. Keep anything flammable at least three feet away from heating equipment.
- Children and pets should be kept a safe distance from heaters.
- Be sure to follow the manufacturers' instructions while using a kerosene heater.

- Test smoke alarms at least once a month.

For more information about insurance and fuel-burning heaters, contact NW Insurance Council at (800) 664-4942 or visit www.nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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