

Loss Prevention



WOOD BURNING APPLIANCES

Wood burning appliances are a significant cause of fires. To prevent losses arising from a wood burning appliance, **it is strongly recommended that it be installed by a qualified professional** who will ensure that the installation is compliant and safe.

There are five basic things to look for when assessing the installation of a wood burning appliance:

1. The appliance

Refer to the manufacturer's label to ensure that the appliance:

- Is certified to Canadian standards by a certified testing agency
 - An appliance that no longer has a manufacturer's label may be considered uncertified
 - The most well-known certified testing agencies in Canada are: CSA, Warnock Hersey (or ITS), ETL, and ULC
- Respects the required clearances between the appliance and combustibles

2. Floor protection

Protects against embers that fall out of the stove onto the floor. It must:

- Consist of a durable, unbroken and non-combustible material
- Extend 18" from any side with a door and 8" on all other sides and the back

3. Wall and ceiling protection

Installation code requirements for solid fuel burning appliances and equipments (standard B365) allow for reduced clearances from the manufacturer's requirements as long as all required heat shields for the wall and ceiling are properly installed and made of non-combustible material (e.g. sheet metal, ceramic, brick or concrete).

In addition, the heat shield must

- Be installed with non-combustible spacers, with an airspace of at least 7/8 of an inch from all combustible materials
- Extend a minimum of 18" beyond either side of the appliance
- Extend a minimum of 20" above the top of the unit
- End at 3" from the ceiling and between 1" and 3" from the floor

4. Flue pipe

Requirements

- Galvanized flue pipe is not permitted for use
- Only single-wall and double-wall flue pipes are acceptable for use with solid fuel burning appliances

Installation specifics

- The minimum clearance to combustibles for a **single-wall flue pipe** is 18"
- The minimum clearance to combustibles for a **double-wall flue pipe** depends on its certification
- Each joint must be fastened with at least three screws
- The flue pipe must be as short and straight as possible
- The crimped (bevelled) ends must face towards the appliance
- The flue pipe **cannot** change direction more than 180 degrees (maximum of two 90-degree elbows or four 45-degree elbows)
- A flue pipe must not pass through a ceiling or floor

5. Chimney

Requirements

- Must be cleaned yearly, ideally in the fall
- **Concrete block chimneys are no longer allowed, even if they have a liner**
- Only masonry and factory-built chimneys are allowed
 - Masonry: must be lined with clay, concrete, fire brick or metal
 - Factory-built: must be certified 650°C (also called 2100°F)

Installation specifics

- Minimum clearance of 2" from all combustible materials
- The base of the chimney must extend at least 3" beyond the ceiling or finished wall
- Must extend a minimum of 3 feet above the highest point where it goes through the roof
- When the top of the chimney is within 10 feet of the roof line or other obstruction, the chimney must extend another 2 feet until the top of the chimney clears the roof line/obstruction
- Chimney must be braced to the roof for stability if it is 5 feet or more in height
- Must have weather cap, ideally with a fire screen



FOR YOUR SAFETY

- **Install a smoke alarm** and a carbon monoxide detector on every floor of your building
- **Keep a portable fire extinguisher** visible and easily accessible near your wood-burning appliance
- **Dispose of ashes** in a non-combustible container, outside, away from the premises

Contact your insurance representative at any time; they're your best source for information and advice.

Interested in learning more about what you can do to protect your property?

Visit intact.ca/qc/en/business-insurance/coverage/business-assistance-services/safety-tips.html