

Howden Elite Thatch checklist

Every insurance policy has a set of conditions, but thatch policies are more onerous. As well as the standard policy conditions, your policy contains the following requirements which you must comply with as shown below. The full wording can be found on your schedule.

What you need to do	When	Check
Chimneys to stoves and burners	You must let us know if you plan to buy an open fire or stove, or start using one which has previously been declared dormant.	All the time
	Keep all chimneys to stoves in a good state of repair.	All the time
	Ensure that they are professionally cleaned along the entire length at least twice a year, once before and once during winter use.	Twice a year
	If you have a spark arrestor fitted, it must also be thoroughly cleaned at the same time as the chimney.	Twice a year
	Keep chimneys to stoves or burners professionally lined and insulated.	All the time
	Have all chimneys to stoves or burners inspected by a HETAS-registered company at least once every three years. A copy of the inspection is to be provided to Howden after each inspection.	Once every 3 years
Chimneys to open fires	Keep all chimneys to stoves in a good state of repair.	All the time
	Ensure that they are professionally cleaned along the entire length at least once a year before winter use.	Once a year
	If you have a spark arrestor fitted, it must also be thoroughly cleaned at the same time as the chimney.	Once a year

What you need to do

When Check

Electrics

Provide a satisfactory Electrical Condition Inspection Report (EICR) dated within at least the last five years or sooner if stated on your current certificate.

Every 5 years or sooner

Ensure that no halogen lighting (excluding downlighters), whether fixed or unfixed, is used in the attic or loft space.

All the time

www.niceic.com/www.niceic.com/media/PDF/FactSheet-Electrics-A4-4pp.pdf

Fire

Ensure all old thatch and thatching is taken away from the site for burning, or burnt more than 100m from the private residence.

All the time

Ensure that no bonfires/incinerators within your control are lit within 100m of the private residence.

All the time

Ensure that no naked flames, or tools producing naked flames, are used in the attic or loft space at any time.

All the time

Ensure that:

- At least one fully working water or foam fire extinguisher is on each level of the property
- A fire blanket is in each kitchen
- A 2kg dry powder, or CO₂ extinguisher is in each kitchen
- A smoke detector is fitted at the highest accessible point of the roof void

All the time

All the time

All the time

All the time

Thatch

Ensure that all thatch is checked by a suitably qualified thatcher at least once every 10 years and any recommendations complied with immediately.

Every 10 years



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