

Howden Premier Thatch checklist

Every insurance policy has a set of conditions, but thatch policies are more onerous. As well as the standard policy conditions, the Premier Thatch policy contains the following requirements which you must comply with as shown below. The full details are on pages 12 and 13 of the Premier Thatch policy wording, which you can find [HERE](#)

What you need to do	When	Check
General Conditions		
Ensure that your sums insured are accurate including: <ul style="list-style-type: none"> Your home's rebuilding value, which should include fees and expenses Your contents 'new for old' value, less a reduction for wear and tear for clothing only The market value for fine art and antiques Your personal possessions 	All the time	
Take reasonable steps to safeguard against accident, injury, loss or damage and maintain all the insured property in good condition and repair.	All the time	
You must pay the premium.	Renewal or inception	
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	
Maintain the heating at a minimum of 10 degrees Celsius or shut off and drain fixed water tanks, apparatus and pipes.	1st November to 30th April	
Chimneys to stoves and burners		
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	

What you need to do

When

Check

	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
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. www.niceic.com/www.niceic.com/media/PDF/FactSheet-Electrics-A4-4pp.pdf	All the time
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:	
	<ul style="list-style-type: none"> 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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