



The Professional Inspector

Information Publication for Homeowners, Realtors, Mortgage Brokers, Insurance Brokers and Builders

Factory-Built Fireplaces

There's nothing like coming home and warming up next to a roaring fire during the long, cold months of winter, or even chilly evenings in any season. Long commutes to work in the cold and the increasingly short hours of daylight in the fall and winter are made more bearable by the comfort and familiarity of family gatherings by the fire. It may be for this reason that some type of wood-burning enclosure has remained a staple of many households, even though open fire is no longer a necessity for cooking and heating. With this in mind, let's take a look at one of the more modern options available, the factory-built fireplace.

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What is a factory-built fireplace and how does it differ from a masonry fireplace?

The traditional masonry fireplace is based largely on the innovations of Count Rumford, an 18th-century inventor. His applied theories on thermodynamics led to the design of a restricted chimney opening to increase updraft, which allowed fire to burn in an enclosure without smoke filling the room. Rumford's design quickly achieved wide popularity in London households, and he became something of a celebrity as news of his innovation spread.

Factory-built fireplaces now make up approximately 75% of all types of fireplaces. Unlike traditional masonry fireplaces, which are built on site, factory-built fireplaces are designed to allow for installation at a later date, although they are just as often used for new construction.

A factory-built fireplace is made up of a firebox enclosed within a steel cabinet, and a steel chimney or flue. It is lightweight, inexpensive, safe and efficient, and can be installed fairly easily on any floor of a home. Pre-manufactured masonry fireplaces are also available, and they incorporate engineering techniques not often used in field-constructed fireplaces, such as a listed venting system

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Zero Clearance

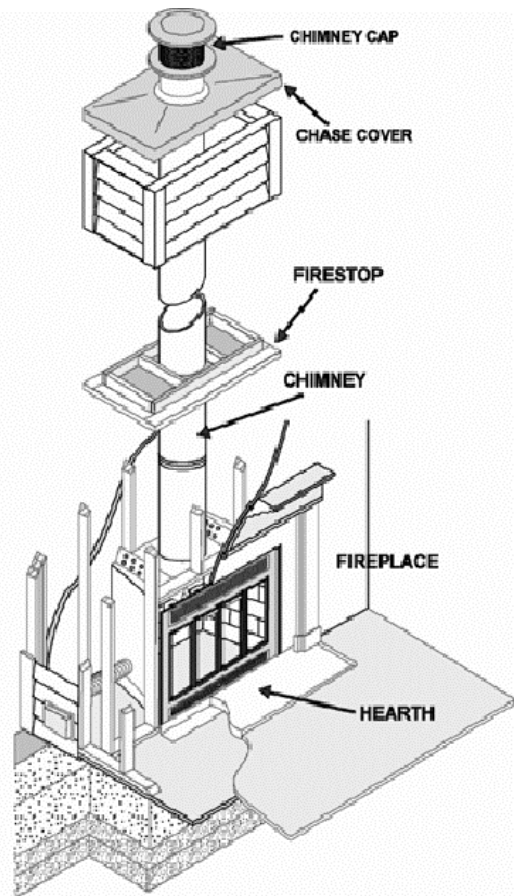
Factory-built fireplaces are also often called “zero-clearance” fireplaces because of their minuscule safe-clearance requirements. An insulating air blanket is incorporated in the design to keep the outer wall of the fireplace cool, which allows safe installation in very close proximity to wood framing. In general, ½-inch of clearance to combustibles is

required around the outside of the firebox enclosure, and 2 inches of clearance are required around the chimney, except where the fire stop is installed if a chimney passes through two levels of a house. Different manufacturers may have different suggested clearances, and it is important for installers to note this for proper and safe installation.

Safety and Maintenance

Factory-built fireplaces pass rigorous testing standards established by the Underwriters Laboratories and the American Gas Association. Properly installed, factory-built fireplaces have an excellent safety record. However, as in any situation where an open flame is involved, there are some things to keep in mind in order to avoid any risk of fire hazard.

If the fireplace is installed on top of any combustible material, such as carpet or tile, it must rest on a metal or wood panel that extends the length and width of the appliance. Any combustible flooring near the fuel opening must be insulated with non-combustible floor protection. Room air-inlet and outlet grilles must be unobstructed.



The same fire-safety precautions that are used for a traditional fireplace should be observed when a factory-built fireplace is in use. In order to ensure safe and optimal operation, normal maintenance and cleaning are required, similar to those used for a traditional fireplace. The chimney should be inspected monthly during the heating season to determine if creosote (the black, oily accretion that builds up as a result of incomplete burning of wood) has accumulated. A professional chimney sweep should be hired to clean out the unit at least once a year.

Dear Insurance Company: Don't even think about denying my claim!

I came across this article written by an unknown insurance agent. It appears that he has seen it all and how a few insurance underwriters will try at anything to deny a homeowner from a claim. In the past, I have not personally known anyone being denied a claim from their insurance company unless it was fraudulent of which we all pay by increased insurance premiums, that's the main cause and that I do agree, refuse a payout to the fraudster, we all don't want to pay higher premiums. Even though we pay insurance and get nothing in return after 365 days in a calendar year, it's always there for them, like the cartoon character Snoopy the dog would say "for the what if's in life". I do know of a person just located in the outskirts of my community that had their entire newer home burn to the ground. It was caused by the wood burning stove which turned out to have been installed by the homeowner and not a WETT Certified Installer. She had no insurance for the home and therefore out

of luck. To top it off, she had a mortgage and still making the monthly payments on what? A pile of ashes!

Anyway, things turned out well for her. The community rallied for her. Many neighbours and friends got together and with donated building materials and labour rebuilt her home on the same foundation. You know, you don't see that very often in our world today. Most would just say "tough luck and endure the hardship".

It was really nice for a change to see something turn out good. And oh, by the way, she purchased house insurance once her new home was completed. I guess she learned her lesson but the hard way and with a little luck.

Here is that article from that unknown insurance broker.

My business career covers many industries, one of which was insurance. Yes, at one time I was an insurance salesman. It didn't take me long to realize three things:

- 1. Insurance wasn't my thing.*
- 2. Sales wasn't my thing.*
- 3. Insurance sales wasn't my thing.*

Since my Clients know that I am available to them and their families for as long as they live, sometimes one will call me with an insurance problem. Here's a little help in working with insurance companies.

First, like any business, insurance companies are out to make a profit. They don't do that by paying claims. Their first line of defence against your claim is simply to deny it outright. Their thinking is that you'll accept their decision and go on your merry little way. Ha! With my help, you're going to do anything but go on your merry little way. If they deny your claim for whatever reason, ask them to reconsider. The second time around your claim will actually get "processed," meaning that you'll probably get more action than just a computer-generated letter denying your claim.

If they deny your claim because of "pre-existing conditions," that's a standard phrase used to deny claims. It doesn't mean anything unless you let it. Even if your policy excludes pre-existing conditions, if the insurance company didn't send anyone out to look at everything, they can be taken to task. Call them on it with this little tidbit that has worked for me and my Clients 100% of the time:

Dear Mr. Insurance Company:

You had the opportunity to inspect the [roof/water heater/whatever] prior to issuing a policy and accepting my premium payments. Since you did not do that, the fact that you issued a policy and accepted my premium payments mean that you warranted that the [roof/water heater/whatever] was in insurable condition, including any pre-existing conditions.

Please forward to me at [address] either a check for [repair/replacement] of the [roof/water heater/whatever] or a refund of all my premium payments from [date of coverage commencement to current date]. Thank you.

*Sincerely,
Paul McCartney
Copy: State insurance commissioner*

Modify as necessary.

*I know what you're thinking: "Well, sure, Paul McCartney is going to get some action." You can, too! Simply replace his name with your name!
Send a copy by overnight mail to the insurance company and the second copy to the insurance commissioner in your state.*

Insurance is regulated in all 50 states, so even though you might not have an "insurance commissioner," there is still some Top Dog somewhere who is in charge of your state's insurance industry.

Once the insurance company understands that they have a serious and knowledgeable policyholder on their hands, it's far less expensive to just send you a check and be done with it.

Every time I do that for one of my Clients, one of two things happens:

- 1. A check arrives in their mailboxes by overnight delivery a day or two later.*
- 2. Policyholder gets a phone call telling them that their claim has been approved and that a repair person will be there tomorrow.*

My greatest success so far was a check for \$11,950 for plumbing problems. All she had to pay was her \$50 deductible, which had been deducted from the \$12,000 plumber's invoice.

Industry News

[How Small Businesses Survived The Recession](#)

Canadian Federation Of Independent Business report Survival of the Smallest has responses from over 6000 small & medium businesses describing tools used by them during the past economic downturn. It includes comments to questions in four different categories: owner behavior; staffing and employment; sales and marketing; new and existing markets. (PDF)

[Canada Revenue Agency Programs To Help People Buy Or Renovate](#)

CMHC provides summaries of programs and incentives that Canada Revenue Agency administers that can make buying or renovating a home easier.

[Examples Of Outdoor Living Spaces](#)

HGTV Remodels provides examples and tips for outdoor living spaces.

[Kitchen Island Examples & Planning Checklist](#)

HGTV describes 13 kitchen island designs and provides a checklist to see if this independent structure will work for you.

[Best Ways To Add Value To Your Home When Remodeling](#)

US National Association of Home Builders describes home remodeling projects that are the best ones for those looking for a solid return on their investment.

[How Smoke Detectors Work](#)

Engineer Guy online video shows a smoke detector being reverse-engineered, to demonstrate how the device's radioactive element creates a small current that is broken when smoke passes through it.

[Pros & Cons Of Programmable Thermostats For Energy Savings](#)

University of Alberta study Programmable Thermostats as Means of Generating Energy Savings: Some Pros and Cons, suggests that for various reasons the extent of any energy savings resulting from programmable thermostats in a residential context is much less than projected. (PDF)

[Seasonal Home Maintenance Calendar](#)

National Home Warranty online seasonal maintenance calendar provides tips that can help keep your home in top shape throughout the year.

[Community Land Use Planning For Wildfires](#)

Canadian Partners In Protection manual, Fire Smart, outlines how effective planning helps communities anticipate and prevent interface fire dangers, discusses the challenges facing planners, and uses Alberta legislation and planning systems to illustrate how the planning process can tackle interface fire issues. (PDF)

[KB Home Raises Bar With Net-Zero Home Rollout](#)

Builder Magazine describes how large builder KB Home plans to roll out a series of net-zero homes throughout the United States.

[World's Best Sustainability Ideas](#)

Forbes magazine says Katerva, the sustainability-intelligence organization, has announced its selections for the 50 most groundbreaking sustainability innovations of the past year.

[Understanding Sealants](#)

Building Science online slide show presentation describes sealant basics, purposes, installation, applications, failures, warranties, and more. (PDF)

[Painting In Cold Weather](#)

Paint Pro Magazine provides tips for painting in cold weather.

[How To Install Rigid Foam Sheathing](#)

Green Building Advisor describes what you need to know to install polyisocyanurate, XPS, or EPS on the outside of your walls.

[Installing Deck Flashing](#)

Remodeling TV online video demonstrates how to install deck flashing ledgers and cantilevered beams, and offers tips and ways to avoid common mistakes.

[Resource Site On Gardens, Lawns & Landscapes](#)

extension, a project of over 70 universities, has information and resources covering a wide range of topics on gardens, lawns, and landscapes.

[Free Online Movies, TV, Cartoons](#)

Need a good laugh? Want to share a good laugh with others? Head on over to Public Domain Comedy Videos where you can watch, download, and share Jerry Lewis and Dean Martin, Ozzie and Harriet, Jack Benny, Charlie Chaplin, Abbot and Costello, The Three Stooges, WC Fields, Dick Van Dyke, Victor Borge, Buster Keaton, Milton Berle and more.

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- Pre-Renovation Inspections
- Wood Burning Appliance Inspections
- Chimney Inspections
- Grow-Op Inspections
- Mould Inspections
- Oil Tank Inspections
- Indoor Air Quality Investigations
- Home Renovation Consultant
- Seasonal Home Check & Maintenance
- Water Quality Testing
- Air Testing
- Radon Testing



Serving Clients For Over 15 Years

About Us

At Pacific West Home Inspections, you will find the home and property information, educational and industry news that will help raise your professionalism and that of the house and property inspection industry as a whole. Dave Brice of Pacific West Home Inspections is the editor and publisher and has been involved in the home and property inspection field since 1998 and the construction industry for over 25 years. For additional information about the services Pacific West Home Inspection provide articles and E-Books that can be downloaded for no cost, go to www.bchomeinspections.ca website.

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