

You'll sleep better knowing your wood stove is operating safely.

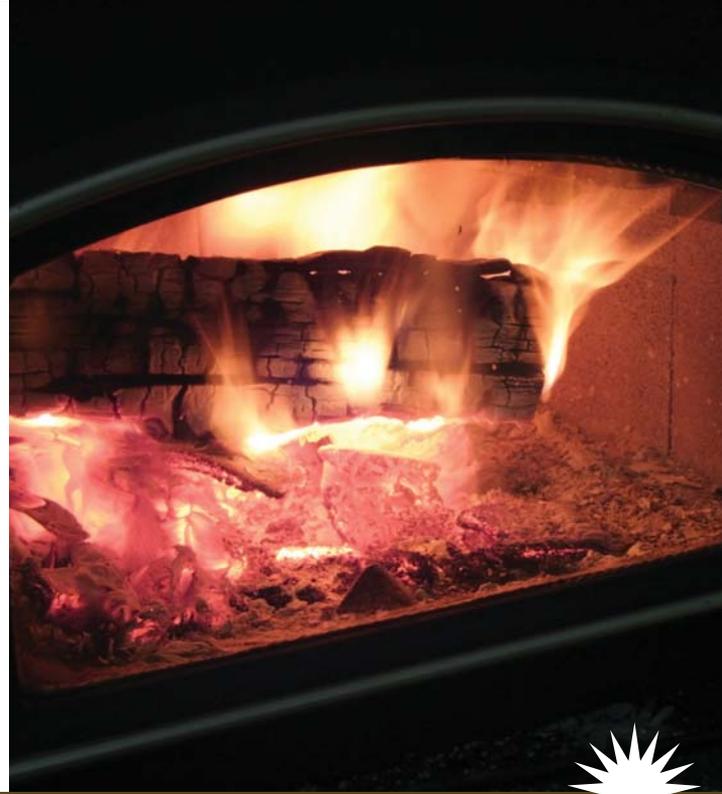
SMART THINKING

Wood stoves can provide years of safe, affordable heat if used properly, but do have inherent risks. We at MMG urge you to use and maintain your stove and chimney properly. Because while we can insure your home and personal property, there's nothing more valuable than peace of mind.

Contact your Independent Agent or visit www.mmgin.com to learn more.



MMG Insurance
Presque Isle, ME
Concord, NH
Leighton, PA



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PROTECTING YOUR FAMILY AND HOME
FROM WOOD-BURNING STOVE FIRES



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Become a better wood burner...

Selecting A Stove

Be sure your wood burning stove is made of sturdy, suitable material such as cast iron or steel. Look for stoves listed by Underwriters Laboratories(**UL**). For further reference, visit their website at www.ul.com

Bigger IS Definitely NOT Better

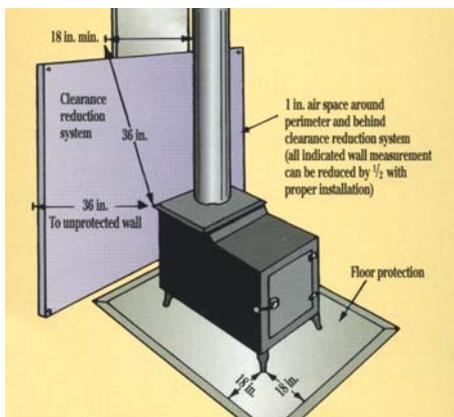
For wood heat to work properly, the appliance should burn at or near its maximum efficiency. That means the appliance should attain a good, hot fire.

Chimney

All wood burning stoves need a tight, well designed chimney to maximize efficiency and to minimize the danger of unwanted fire. We require a single flue, solidly constructed chimney **per** individual heating device.

Clearances

All wood burning appliances need 36" of clearance from any combustible. Any clearance less than 36" needs a non-combustible material between the wood burning appliance and the combustible. You may use ceiling and/or wall protectors to reflect heat away from combustibles. These protectors must have non-combustible spacers holding the protectors one (1) inch out from the combustible material, (ie. sheet rock and framing studs).



All combustible floors must be protected by non-combustible material extending eighteen (18") in front of the loading door. See diagram above for further detail.

Efficiency

Creosote is most likely to form when dense smoke makes contact with a cool chimney surface. Being highly flammable, its build up creates a dangerous situation. Creosote is a by-product of **HOW** you burn, rather than **WHAT** you burn. Even the best seasoned hard wood forms large amounts of creosote if it is burned in a "damped-down" stove. When heating with wood, use a modest fuel load and leave the air inlet damper atleast 1/4 open.

Cleaning

All wood burning systems require cleaning. Creosote should be cleaned when it reaches a thickness of a quarter inch or more. At the very least, chimneys and stove pipes should be cleaned once a year.



Disposal of Ashes

Store ashes in a non-combustible metal container while awaiting disposal. The container should be placed on a non-combustible floor or on the ground, well away from all combustible materials.

Because of the inherent risk in solid fuel burning appliances, it is important to take precautions of continuous maintenance while using it in strict accordance with manufacturer's guidelines.

Factory Built Chimneys

There are two **UL** listings which must be noted: **UL103 & UL103HT**. The **UL103HT** chimney is required with stoves that operate with the loading door closed. *All chimneys require a two (2) inch clearance between the exterior of the chimney and combustible materials.*

Smoke Detectors - A MUST!

Be sure to properly install smoke detectors on each floor of the residence. Smoke detectors should be placed on walls next to the ceiling or on the ceiling itself. Please make certain to follow the manufacturer's installation instructions closely and check batteries frequently.

Remember to...

Keep an ABC fire extinguisher within easy reach of any wood burning stove.

