

# Chimney Guys

RESEARCH REPORT

## NZ Homeowner Briefing: Professional Chimney Sweeping vs. DIY Maintenance

This briefing document provides a comprehensive analysis of chimney maintenance within the New Zealand context. It outlines the technical, financial, and legal implications of chimney care, specifically comparing professional services against DIY methods to assist homeowners in making informed safety and insurance-compliant decisions.

### Executive Summary

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While it is legally permissible for New Zealand homeowners to sweep their own chimneys, doing so carries significant risks regarding fire safety and insurance validity. Major New Zealand insurers (including FMG, AMI, and Tower) operate under "reasonable care" clauses, often requiring professional certification as evidence of maintenance following a fire claim.

Professionally conducted "diagnostic sweeps" identify structural issues—such as earthquake damage, mortar decay, and Stage 3 glazed creosote—that standard DIY kits from retailers like Bunnings or Mitre 10 cannot address. For most households, the \$100–\$170 annual cost of a professional sweep is a more economical investment than the combined equipment costs, time investment, and potential for a declined six-figure insurance claim.

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### Detailed Analysis of Key Themes

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#### 1. The "Reasonable Care" Clause and Insurance Compliance

The relationship between a homeowner and their insurer regarding fireplaces is defined by the "reasonable care" clause. Insurers expect property owners to take sensible steps to prevent known risks. Because a dirty chimney is a documented fire hazard, neglect is often classified as a breach of policy terms.

- **Evidence of Maintenance:** Insurers increasingly require a dated certificate of service from a professional sweep (ideally an NZHHA member) to process fire-related claims.
- **Insurer Positions on DIY:**
  - **FMG:** Explicitly prefers professional annual sweeps; DIY records have been historically declined.
  - **AMI / State / Vero:** Interpret "reasonable steps" as requiring professional documentation.
  - **Tower / AA Insurance:** Recommend qualified sweeps to ensure the "reasonable care" standard is met.

- **The Risk:** A \$130 savings on a DIY job can result in a declined claim exceeding \$150,000 if a fire occurs and neglect is cited.

## 2. The Science of Creosote and Efficiency

Creosote is a highly flammable byproduct of wood combustion that accumulates in three distinct stages. Understanding these stages is critical for determining when DIY methods are insufficient.

Stage	Physical Characteristics	Removal Difficulty	Risk Level
<b>Stage 1</b>	Flaky, soot-like substance.	Easy; removable with DIY polypropylene brushes.	Low, but a precursor to Stage 2.
<b>Stage 2</b>	Crunchy, tar-like flakes.	Moderate; requires commercial-grade rotary brushes or chemical pre-treatment.	High; very flammable.
<b>Stage 3</b>	Hard, shiny, "glazed" tar.	Extreme; requires power-sweep chains or specialized chemicals.	Severe; acts as a primary fuel source for chimney fires.

**Thermal Efficiency:** A clean flue improves airflow (draft). When a flue is narrowed by soot, the fire burns cooler and less efficiently, leading to higher firewood costs—a significant factor given the price of seasoned gum or macrocarpa in New Zealand.

## 3. DIY Limitations and Technical Risks

Retail DIY kits (typically priced between \$40 and \$100) are designed for surface-level cleaning of Stage 1 soot only. They present several technical shortfalls:

- **Incompatible Sizing:** Many NZ flues are 125mm (5"), while standard DIY brushes are often 150mm (6").
- **Missed Diagnostics:** DIYers lack the "pattern recognition" of professionals to spot hairline cracks, mortar failure, or earthquake-related shifting in the upper flue.
- **Health Hazards:** Chimney soot contains carcinogenic polycyclic aromatic hydrocarbons (PAHs). Domestic vacuums often lack the HEPA filtration required to capture these fine particles, instead recirculating them through the home.

## 4. Environmental and Regional Risk Factors (NZ-Specific)

New Zealand's unique environment accelerates chimney deterioration:

- **Seismic Activity:** Earthquakes (Magnitude 5.0+) can shift masonry or flue joints, creating hidden leaks.
- **Coastal Conditions:** In regions like Wellington or Kapiti, salt-laden air causes accelerated corrosion of stainless steel liners and cowls.
- **High Winds:** Erratic airflow in wind zones can cause fires to smoulder, rapidly creating dangerous Stage 3 glazed creosote.

- **Wildlife:** Birds (starlings, sparrows) often nest in chimneys during warmer months, creating blockages that lead to smoke backdrafting.

## Important Quotes and Context

**"Most insurance companies won't pay out on claims caused by chimney fires unless the chimney has been swept by a professional chimney sweep and been inspected on an annual basis."** — Complete Chimney Care **Context:** This highlights the primary financial risk for homeowners. Insurers view the lack of a professional certificate as a failure to maintain the property.

**"In the eyes of an insurer, if there is no official record of the work, the work did not happen."** — Kapiti Woodfires **Context:** This emphasizes the futility of DIY documentation. Even if a homeowner cleans the chimney themselves, the lack of third-party validation (like an NZHHA certificate) makes the effort legally invisible during a claim.

**"Carbon monoxide is an odorless, tasteless and colourless gas... known as the 'silent killer.' [It] can cause brain damage, life threatening cardiac complications and death, often before anyone knows there's even a problem."** — Complete Chimney Care **Context:** Beyond fire risk, improper venting due to blockages can lead to CO poisoning. Professional sweeps ensure the chimney is venting correctly to prevent this hazard.

## Decision Matrix: DIY vs. Professional

Factor	DIY Approach	Professional Approach
Legal Status	Legal in New Zealand	Legal and Recommended
Direct Cost	\$40–\$100 (Equipment)	\$100–\$170 (Service Fee)
Time Investment	90–180 minutes (inc. cleanup)	30–60 minutes (User does nothing)
Tools Used	Polypropylene rods, basic brush	Rotary brushes, CCTV, HEPA vacuums
Insurance Proof	None/Self-prepared (often rejected)	NZHHA Certificate (industry standard)
Detection	Surface soot only	Structural cracks, corrosion, seismic shifts

## Actionable Insights for Homeowners

1. **Schedule Mid-Season Checks:** If you use your wood burner daily as a primary heat source, consider a "hybrid" approach: one professional sweep in autumn (March–April) for insurance compliance, and a DIY mid-season check in late June to manage buildup.
2. **Verify Firewood Moisture:** Ensure wood has a moisture content below 20%. Burning wet wood is the fastest way to create Stage 3 creosote.
3. **Inspect for Deterioration:** If you see bits of mortar or brick falling into the firebox, or if the chimney breast feels hot to the touch, stop using the fire immediately and call a professional; these are signs of structural failure.
4. **Prioritize Safety Equipment:** If attempting DIY, always use a P2-rated respirator. A standard surgical or fabric mask will not filter carcinogenic soot particles.
5. **Maintain Documentation:** Keep all professional sweeping certificates in a dedicated file alongside your home insurance policy. This is your primary defense in the event of a fire claim.
6. **Adhere to Standards:** Ensure your appliance maintenance aligns with **AS/NZS 2918**, the New Zealand standard for solid fuel heaters. Compliance with this standard is a safety blueprint, not just a legal hurdle.

## Want to learn more?

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