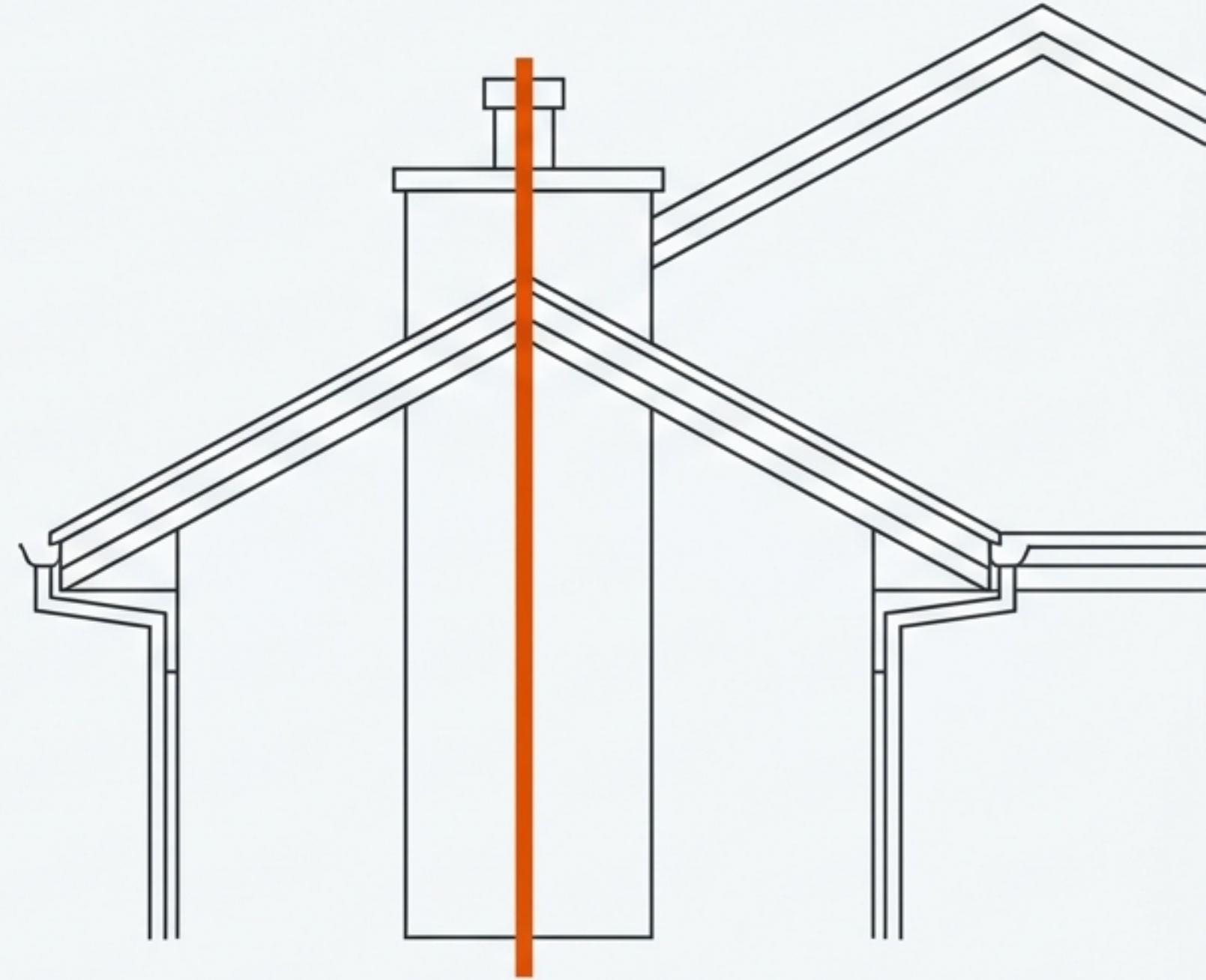


# The Total Protection Equation

Defending your property against physical fire risk and financial exposure in New Zealand.



# The 20% Vulnerability

**20%** of all house fire claims at FMG Insurance originate from chimneys and fireplaces.



Fireplaces are inherent structural risks. Without active management, they represent a primary failure point for residential properties.

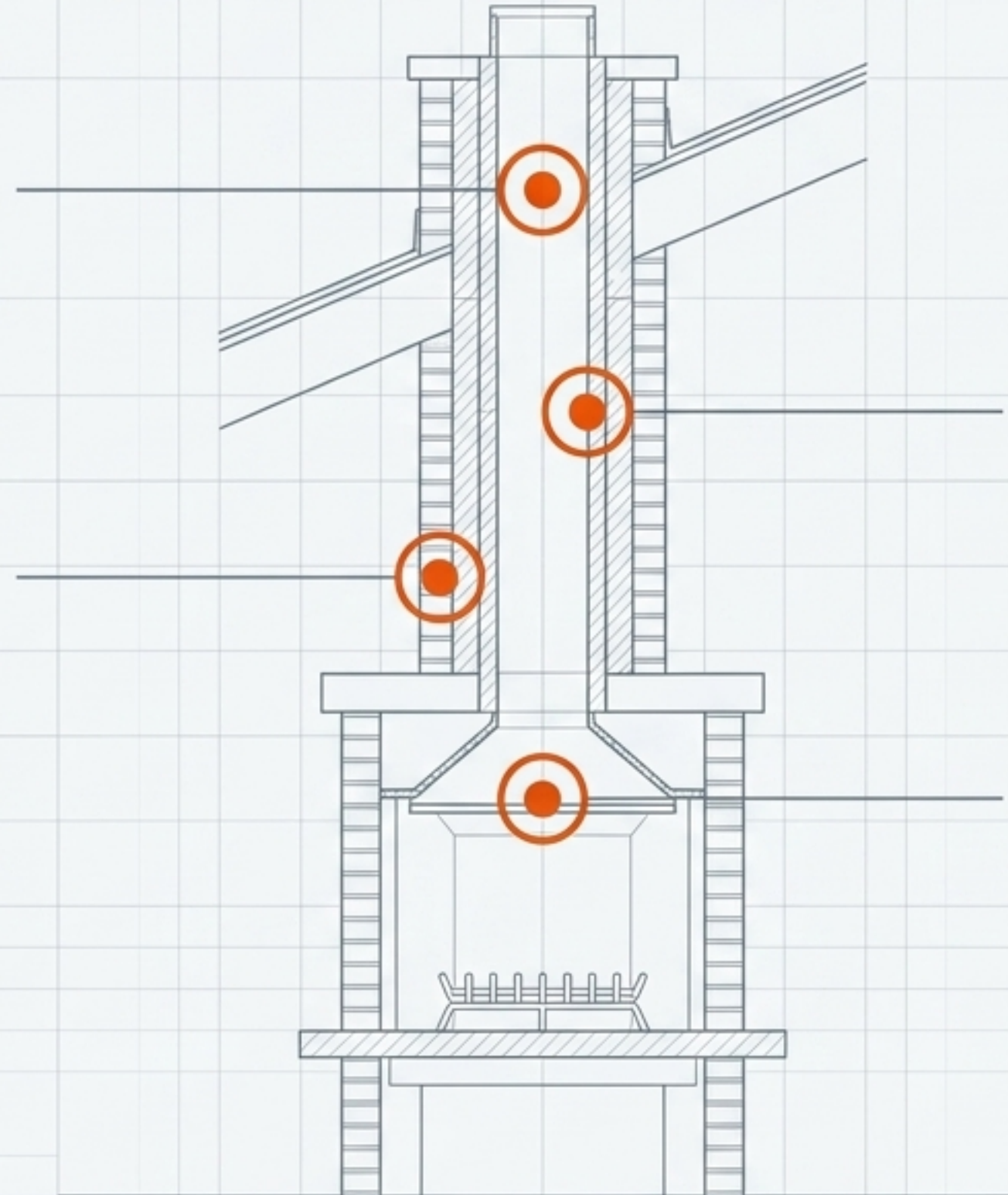
# Anatomy of a Structural Vulnerability

## Blockages.

Bird nests and debris physically obstruct venting, causing lethal draft reversals.

## Mortar Degradation.

Tar and acids eat into brickwork. Falling mortar indicates severe internal structural deterioration.







## Creosote Buildup.

Highly flammable tar and acids condense on cold flues, creating a secondary fuel source.

## Baffle Failure.

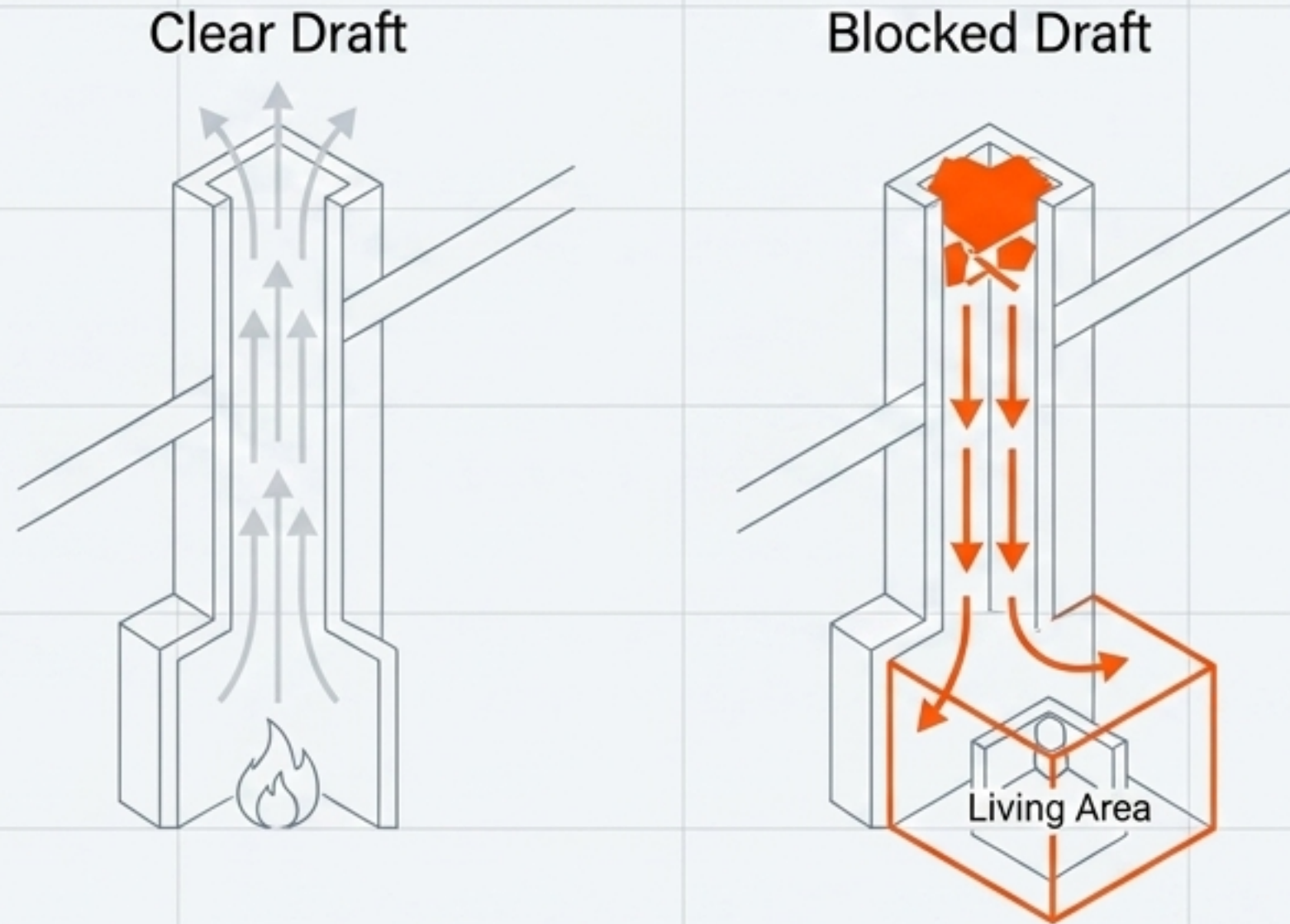
Warped or missing baffles allow extreme heat to bypass secondary combustion, risking flue burnout and voiding warranties.

# Symptom to Hazard Translation

Symptom	Underlying Hazard	Action Required
 Milky film on fireplace glass.	Burning wet, unseasoned wood; rapid creosote buildup.	Burn dry wood (<20% moisture); schedule sweep.
 Smell of smoke / Poor draw.	Cold/obstructed flue; severe draft blockage.	Inspect for nests or internal structural collapse.
 Chimney breast feels physically hot.	Tar/acids have condensed and are actively eating into mortar and brickwork.	<b>Immediate structural inspection.</b>
 Unexplained headaches or nausea.	Carbon Monoxide (CO) draft reversal into the living space.	<b>Extinguish fire immediately; call 111.</b>

# The “Silent Killer” Mechanic

Carbon monoxide is odorless, colorless, and tasteless. When a chimney is obstructed by debris, nests, or severe soot buildup, the exhaust draft physically reverses.



Takeaway: Lethal gases are pushed directly back into the living space, causing brain damage or death before symptoms are fully recognized.

# The Financial Exposure: NZ Insurer Stances

## The Insurer Stance Matrix

### AA Insurance

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Policy Stance: "Prevent Loss" Clause.

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Requirement: Take all reasonable steps to maintain the property and prevent damage.

Implication: Poor maintenance invalidates the safety net.

### FMG Insurance

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Policy Stance: Targeted Risk Management.

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Requirement: Explicitly tracks the 20% chimney fire statistic and strongly mandates annual sweeping to mitigate known power-surge and winter risks.

### Industry Standard

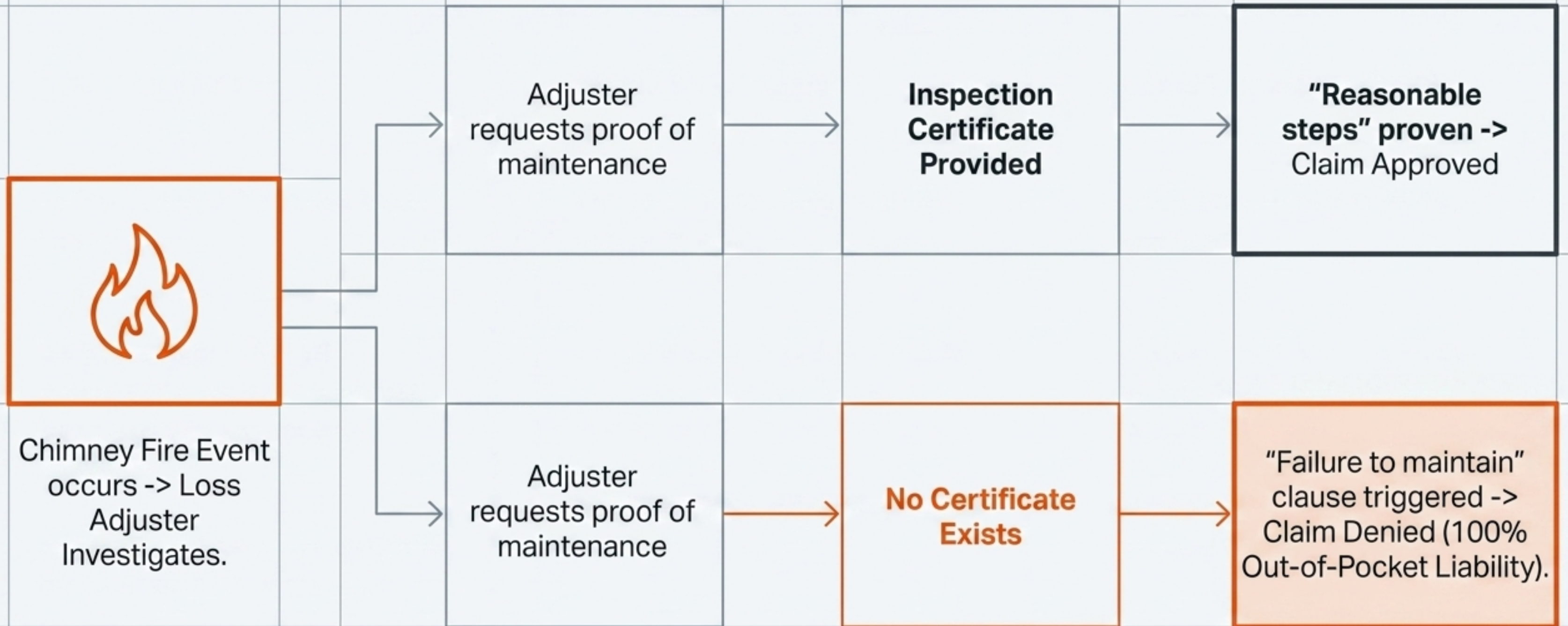
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Policy Stance: The Universal Baseline.

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Requirement: Most providers will not pay out on claims caused by chimney fires unless an annual professional sweep and inspection is documented.

# Anatomy of a Claim Denial



# The Administrative Shield

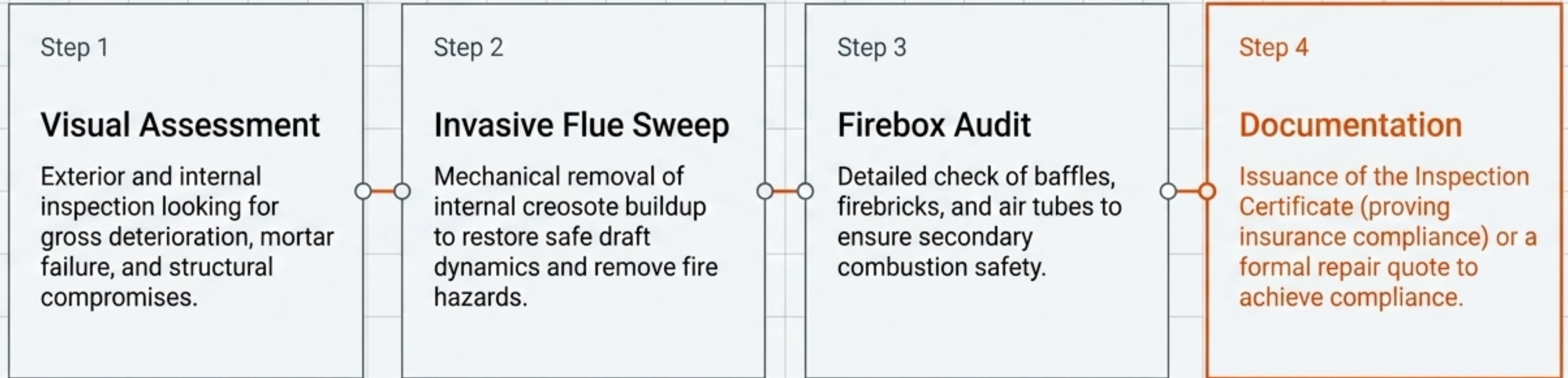
**Proof of Compliance.** It is not a receipt; it is a legal document proving your appliance meets strict heating output and safety requirements.



**Financial Guarantee.** Directly answers the “reasonable steps” clause required by AA, FMG, and standard NZ policies, securing your payout in a loss event.

**Diagnostic Baseline.** Highlights any necessary firebrick, baffle, or flue repairs before they cause a catastrophic failure.

# The Path to Certification



# The Legal Duty of Care

## Homeowner

**Primary Goal:** Protect personal asset value and ensure claim validity.

**Responsibility:** Voluntary but financially critical annual maintenance to satisfy policy wording.

## Landlord / Property Manager

**Primary Goal:** Legal compliance and tenant safety.

**Responsibility:** Mandated by Tenancy Services. Landlords providing heating are legally responsible for maintenance. Unusable fireplaces must be permanently blocked off. Failure risks property insurance voiding and legal liability for tenant harm.

# The Total Protection Equation



Good intentions do not stop fires, and uncertified maintenance does not satisfy insurance adjusters. Protect the physical asset; secure the financial shield.