



UNION MUTUAL  
OF VERMONT

# Union Mutual of Vermont Companies

Union Mutual Fire Insurance Company  
New England Guaranty Insurance Company, Inc.  
Eastern Mutual Insurance Company

P.O. Box 158 • Montpelier, VT 05601-0158 • [www.unionmutual.com](http://www.unionmutual.com)

## Heating with Wood Questionnaire

Date: \_\_\_\_\_ Agency: \_\_\_\_\_

Applicants Name: \_\_\_\_\_

Policy or Quote Number: \_\_\_\_\_

Property Location: \_\_\_\_\_

**Please complete the questionnaire and review the helpful Do's and Don'ts listed below.**

1. What type of fuel does your stove burn: <input type="checkbox"/> Wood <input type="checkbox"/> Coal <input type="checkbox"/> Pellet <input type="checkbox"/> Other – please describe: _____	
2. Was wood/coal/pellet stove installed professionally?	YES <input type="checkbox"/> NO <input type="checkbox"/>
3. Is stove at least 36" away from combustible walls, furnishings kindling or papers? If No, what is the distance and is heat shielding being used? _____	YES <input type="checkbox"/> NO <input type="checkbox"/>
4. Is there floor protection extended at least 18" from the stove opening? If No, what is the distance? _____ a. Is heat shielding being used?	YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/>
5. Is stovepipe and chimney cleaned on a regular basis? How often? _____	YES <input type="checkbox"/> NO <input type="checkbox"/>
6. Do you keep a fire extinguisher nearby?	YES <input type="checkbox"/> NO <input type="checkbox"/>
7. Do you maintain smoke detectors?	YES <input type="checkbox"/> NO <input type="checkbox"/>
8. Is wood/coal/pellet stove secondary source of heat? Approximate amount of wood/coal/pellets used per season? _____	YES <input type="checkbox"/> NO <input type="checkbox"/>
9. Does stovepipe pass through a ceiling or wall before it joins the chimney? a. If YES, is pipe insulated?	YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/>
10. Do you use your stove to incinerate trash?	YES <input type="checkbox"/> NO <input type="checkbox"/>
11. Is there only one heating source for each flue?	YES <input type="checkbox"/> NO <input type="checkbox"/>
12. Is there at least 18" of space between the stove pipe and the ceiling or walls?	YES <input type="checkbox"/> NO <input type="checkbox"/>
13. Where is woodstove located? (multi family only) _____	

### Helpful Do's and Don'ts when heating with Wood

DO'S	DON'TS
<ul style="list-style-type: none"><li>• Locate fire extinguisher where it will be accessible in the event of a fire.</li><li>• Burn seasoned, dry hardwood.</li><li>• Follow fire code or manufacturers' clearances, whichever are greater for stoves and chimneys.</li><li>• Clean and inspect all chimneys on a regular schedule.</li><li>• Dispose of ashes in a covered metal container outside of the house.</li><li>• Keep firewood a minimum of 36" from stove.</li></ul>	<ul style="list-style-type: none"><li>• Burn trash in a woodstove.</li><li>• Use smoke pipe as a chimney.</li><li>• Use gasoline, lighter fluid, or other flammable liquids to start a fire in your wood stove.</li><li>• Locate stove on 1<sup>st</sup> or 2<sup>nd</sup> floor levels and allow basement plumbing to freeze. Heat rises.</li></ul>

PRODUCERS SIGNATURE:  \_\_\_\_\_ DATE: \_\_\_\_\_

INSURED'S SIGNATURE:  \_\_\_\_\_ DATE: \_\_\_\_\_

IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION ON AN APPLICATION TO INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINE OR DENIAL OF INSURANCE BENEFITS.