

# Thatched Roof insurance explained ➡



## What is thatched roof insurance?

Thatched roof insurance is a specialist insurance policy designed for properties with a complete or partial thatched home. The policy will also cover the entire property so you don't need a separate policy for that.

## What must I know to get a quote?

You will need to know answers to some or all of the following for a broker or insurer to be able to offer a quote.

- The thatch depth - Is it less than a metre, between 1 and 2 or more than 2?
- The type of thatch material
- The height of chimney above the ridge - Less than or more than 1.8 metre
- The distance from nearest fire station
- Whether the property has open fires - It is possible to insure for a property with open fires but if you don't use the fire place you can have a 'solid fuel warranty'. This states that no solid fuel is burnt on the property.



## What's wrong with just having standard home insurance?

A thatched roof building faces a higher risk of fire than a standard tile roof. This highlights the main difference between the two and the reason it needs a specialist policy. There is usually a different set of exclusions that go along with

a thatched policy too, this is because the extra fire risk means insurers require you to have fire precautions and agree to keep the roof maintained to a minimum standard.

## What are the requirements?

The thatched roof must have been inspected by a thatcher within the last 10 years

- The electrics in the property must have been inspected within the last 10 years.
- Chimneys must be swept annually
- No naked flames or tools producing flames be present in the attic or loft space
- Two fire extinguishers must be fitted inside the property
- Roof must be treated with fire retardant

### Thatch Types

You will need to inform the insurer at the quote stage which of the following your property has.

- Water Reed
- Devon Reed
- Combed Wheat
- Norfolk Reed
- Long Straw

### Property Types

A thatched roof policy will still cover the rest of your home in just the same way as any normal home insurance policy. Even if there are other non-standard features to your property such as:

- Listed property
- Let property
- Unoccupied
- Holiday Home
- Second Home

## What about the rest of my house?

Home insurance has two main features aside from the thatched roof insurance. One is to cover the building and the other is to cover the things inside – 'Buildings' and 'Contents' insurance.

Buildings insurance includes the permanent structure including outbuildings, outside walls, garden including hedges and trees etc. During a quote you will be asked for the 're-build' cost of your home. If your home was destroyed in an insurable event such as a fire, the claim should be able to cover you for the removal of the debris, planning of the new property and materials and labour to re-build. This being so it is vital you are not 'under-insured' for less than what all this would cost.

Everything inside your home that is not part of the building itself is covered under the contents insurance:

A great way to understand the difference between your 'contents' and your 'building' would be to (hypothetically of course) tip your house the wrong way up. Anything that would end up on the ceiling/floor is considered contents. This would mean furniture and decorations are contents but the walls, ceiling and kitchen cabinets come under buildings insurance. Be sure to make yourself aware of what is and isn't covered in the contents insurance and also if anything should be insured separately.