

FIRST CHIMNEY CONTRACTING

FREE GUIDE FOR AGENTS, ADJUSTERS AND RESTORATION

The Insurance Professional's Chimney Risk Guide

Fire statistics, inspection levels, what to document after an event, common causes and typical costs.

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01

Why the chimney matters

An estimated 34,200 heating fires in residential buildings were reported each year from 2017 to 2019, causing about 165 deaths and $367 million in property loss a year. Most of those were confined fires in chimneys, flues or fuel burners. (U.S. Fire Administration)

Most chimney problems are invisible from the ground: cracked flue tiles, gaps in liners, creosote and water damage inside the masonry. They become expensive surprises, failed deals, claims and fires.

What this means for insurance professionals

Unknown risk. A wood-burning chimney with no maintenance history is a risk you cannot see.

Disputed claims. After a chimney fire or storm, the cause and extent of damage need documentation.

Slow vendors. Policyholders want answers quickly.

The standard: inspect every year

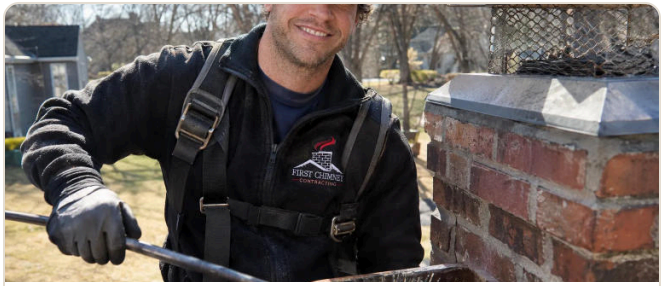
NFPA 211, the national fire safety standard for chimneys, fireplaces, vents and solid fuel-burning appliances, calls for chimneys to be inspected at least once a year and cleaned, maintained and repaired as needed.

02

The three inspection levels

Level	What it covers	When it applies	Typical national cost*
Level 1	Readily accessible parts of the chimney, appliance and connections. Confirms the chimney is structurally sound and free of obstructions and combustible deposits.	Yearly maintenance when nothing has changed	$100–$250
Level 2	Everything in Level 1 plus accessible attics, crawl spaces and basements, and a camera inspection of the full flue.	Sale or transfer of property · after a chimney fire, storm, earthquake or other event · change of appliance or fuel · relining	$250–$600
Level 3	Removal of parts of the building or chimney to reach concealed areas.	When a Level 1 or 2 points to a hidden hazard that cannot be confirmed otherwise	$900–$5,000

*National averages reported by HomeGuide (2026). A combined sweep and Level 1 inspection typically runs $125–$300. Actual prices depend on the number of flues, access and condition. First Chimney quotes before any work.



From the top

Crown, cap, flashing and masonry above the roofline.



From inside

Firebox, damper, smoke chamber and the flue, with drop cloths down.

03

Codes and standards in plain English

These are general requirements from widely adopted standards. Local jurisdictions can amend them, so confirm with the local building official for any specific property.

Topic	Requirement	Reference
Yearly inspection	Chimneys, fireplaces and vents inspected at least once a year; cleaned and repaired as needed	NFPA 211
Inspection at sale	Level 2 inspection upon sale or transfer of the property	NFPA 211
Termination height (3-2-10 rule)	At least 3 ft above where it passes through the roof, and 2 ft higher than any part of the building within 10 ft	IRC R1003.9
Clearance to combustibles	2 in airspace for masonry chimneys inside the building or within exterior walls; 1 in when entirely outside the exterior walls	IRC R1003.18
Hearth extension	16 in in front and 8 in each side of the opening; 20 in and 12 in for openings of 6 sq ft or more	IRC R1001.10
Flue liners	Masonry chimneys require an approved flue lining system	IRC R1003.11
Gas appliance venting	Vents sized and installed to the appliance listing and manufacturer's instructions	NFPA 54 / IRC Ch. 24 (fuel gas)

A chimney can look fine from the street and still fail every one of these inside. That is why the inspection level matters.

04

Common problems, with real photos



Cracked crown

Lets water into the masonry and flue, the start of most chimney leaks. Repair $200–$700; full replacement $1,000–$3,000.



Missing or failed cap

Lets in rain, animals and debris. Cap replacement typically $200–$850.



Damaged or missing liner

Lets heat and gases reach the masonry and framing. Stainless relining typically $1,500–$4,000.



Deteriorated masonry

Spalling brick and open joints. Partial top rebuild $600–$1,000; stack above the roofline $1,000–$3,500.



Creosote buildup

The fuel for chimney fires. Removed with a professional cleaning. Wet wood and smoldering fires make it worse.



Flashing leaks

Water at the roofline often blamed on the roof. Repair cost depends on the flashing and roof type.

Cost ranges are national averages from HomeGuide (2026). Every chimney is different; First Chimney provides a written quote after inspection.

05

Underwriting and claims

Underwriting questions for homes with wood heat

- [ ] When was the chimney last inspected, and at what level?
- [ ] Is there a professional cleaning record for the last 12 months?
- [ ] What appliance is connected (open fireplace, insert, stove)? Was it professionally installed?
- [ ] Is there a cap and a liner? Any history of chimney fires?
- [ ] Are smoke and CO alarms installed and working?

After an event: what to document

- A Level 2 inspection with camera is the standard after a chimney fire or an event like lightning, storms or earthquakes.
- Photos of the crown, cap, flashing, masonry and the full flue.
- Signs of a past chimney fire: puffy or glazed creosote, cracked or displaced tiles, warped damper or cap, heat damage to nearby framing.
- Water intrusion paths: crown, flashing, masonry and cap.

Common causes of chimney fires

- Creosote buildup from infrequent cleaning, wet wood or smoldering fires
- Blockages: nests, leaves, collapsed tiles or clogged caps
- Damaged liners that let heat reach combustible framing

06

Choosing a chimney company

Red flags

- A rock-bottom cleaning price by phone or flyer, followed by scary news once they are on your roof
- Pressure to approve a big repair today, before you can get a second opinion
- No photos of the problem, or photos that could be of any chimney
- A "certification" you cannot find in any directory
- Cash only, no written quote, no business name on the truck

Ask every company

- [ ] Is the technician certified, and where can I verify it?
- [ ] Who will actually come to the property?
- [ ] Will I get photos of every finding?
- [ ] Is the repair quote separate from the inspection report?
- [ ] How do you protect the home during the work?

Working with First Chimney

Partner offer: 10% partner rate. Policyholders you refer get the 10% partner rate, and post-event inspections get priority scheduling.

- 10% partner rate on inspections and cleanings for your clients and your own properties
- Priority scheduling when there is a closing date, a tenant move-in or an insurance deadline
- A copy of every report you refer, with photos, in plain English
- Andrew's cell number. You text, he answers.
- A free branded guide you can hand to clients

Andrew Paterini, owner. F.I.R.E. Certified Technician, listed in the official F.I.R.E. directory. 10 years in the chimney trade, 25 years of combined crew experience. Serving Virginia, New Jersey, Connecticut, Massachusetts and Rhode Island.

Call or text: (757) 589-0783 · **Partner page:** firstchimneycontracting.com/partners/insurance · **Free homeowner check:** firstchimneycontracting.com/check

Sources

- NFPA 211, Standard for Chimneys, Fireplaces, Vents, and Solid Fuel-Burning Appliances: nfpa.org/codes-and-standards/nfpa-211-standard-development/211
- International Residential Code (IRC), Chapter 10, Chimneys and Fireplaces (R1001, R1003), as adopted locally
- U.S. Fire Administration, Heating Fires in Residential Buildings: https://www.usfa.fema.gov/statistics/reports/fire-causes/heating-fires-residential-buildings-v21i10.html
- HomeGuide, Chimney inspection cost (2026): https://homeguide.com/costs/chimney-inspection-cost
- HomeGuide, Chimney repair cost (2026): https://homeguide.com/costs/chimney-repair-cost
- HomeGuide, Chimney crown cost (2026): https://homeguide.com/costs/cost-to-repair-replace-chimney-crown
- HomeGuide, Chimney rebuild cost (2026): https://homeguide.com/costs/chimney-rebuild-cost
- F.I.R.E. Service directory: http://f-i-r-e-service.com/certified_inspectors_VA.php

This guide is general information, not legal, insurance or engineering advice. Requirements vary by jurisdiction.