

The Use of Outdoor Heaters Indoors

Guidelines from our Insurers

In answer to your recent question on whether your insurers would become legally liable to pay damages following the use of outdoor heaters indoors and results in the accidental death of or bodily injury to or illness of any person or physical damage to the persons tangible property, or physical damage to tangible property owned, hired or leased by the Dioceses, I would like to draw the following important information to you.

1) General Condition – Prevention of Loss

You will take all reasonable steps and precautions to prevent accidents or losses. You are also required to comply and adhere to laws and regulations which are material to the risk (irrespective of whether the laws, regulations, by-laws and rules are in force at the date the policy issued, or are enacted after the date). Failure to adhere to any applicable law, regulation, by-law or rule will entitle the insurer to reject any claim where such failure is material to the loss, death, injury, illness or physical damage to tangible property.

Further to the above, and when reading the below safety tips, it is plainly obvious that outdoor heaters should not be used indoors.

2) Useful Guidelines

Be sure to follow these safe heating tips

- ✦ Always read the manufacturers' packaging and operating instructions for proper use and handling. Be sure to look for, and read information about indoor safe use and safety features.
- ✦ Heaters identified as "outdoor use only" burn fuel at a high rate and must never be used indoors or in tents, campers, residential garages, trailers and other enclosures.
- ✦ Know the symptoms of CO poisoning (e.g., nausea, dizziness, headache, etc.) If you think that you may be affected, immediately turn off any possible source of CO and move to an area with fresh air.
- ✦ Remember that portable gas-fired generators operate on fuel combustion and should never be operated indoors. When operating a generator outdoors, place it away from windows and air intakes.
- ✦ No matter how cold, no fuel-burning appliance, including indoor-safe appliances, should be left unattended or operated while sleeping.