

Guidance Note

Unattended Candles

Introduction

We recognise the symbolic importance that the lighting of candles has within the faith. However, fires were our largest cause of claim over the last five years and for the 2016/17 policy period in particular. We acknowledge that events can occur that are beyond your control and the CNM property insurance policy is there to protect you in those instances. All of our Members have a responsibility to do what they can to manage risks in order that we can continue to respond to fortuitous and unforeseen events and for us to continue to provide the same breadth and level of cover whilst maintaining premiums at a reasonable level.

The potential threat that unattended candles pose has been an area of concern expressed by both the Company and CIS Ltd in recent years with the topic being raised at the Guernsey Seminar in 2015 and via CIS Ltd updates. Despite the attention that has been drawn to this area we continue to encounter claims for incidents that could have been avoided had some simple steps been followed by the Members concerned.

We have highlighted below some examples which you may find to be of interest.

Tea Lights

A recent claim occurred when a number of tea light candles had been placed under a plinth of a statue and due to their close proximity to each other the plastic holders overheated and caught fire. Fortunately, the fire damage was minimal but the soot and smoke damage was significant. Had the tea lights been placed in a votive candle stand with a reasonable space between each candle and the stand situated away from any combustible materials, as shown below, then that event would not have occurred.



Large Free-Standing Candles

In October 2017, following Mass at which a Baptism was celebrated the church was secured mid-afternoon. At lunchtime the following day, a neighbour noticed a glow coming from the church and the fire brigade were called. A two-and-a-half-foot candle had been left alight when the church had been secured and had burned down. The molten wax pooled into the bowl at the base of the candle and eventually ignited matches which had been left in the bowl. The flaming liquid then poured over the bowl onto the wooden floor. It is imperative that upon securing any property all candles are extinguished. The only exception to this would be “Sanctuary Lamps” kept within glass containers.



Altar Candles

In May 2017, an altar candle was lit by the Parish Priest in the morning in preparation for Mass. Following Mass, the Priest visited the Diocesan offices and the church was secured by a Deacon on his departure who was left with instructions to extinguish the candles. On his return, the Priest heard fire alarms and entered the presbytery and was greeted by thick black smoke at which point he called the emergency services. The altar candle had not been extinguished and CCTV footage pinpointed the ignition of flowers and linen on the altar just over an hour after the property was secured. The candle itself had been placed on the top of the altar on a bed of silk flowers and linen sheets. This highlights the need for all candles to be extinguished when securing a property (other than Sanctuary Lamps as mentioned above) and that thought must be given to the proximity of combustible materials when any candle is left unattended at any time.



The fire, soot, smoke and extinguishment water damage within the church itself was substantial and smoke permeated into the presbytery which has resulted in further cleaning and decorating costs. The extinguishment of that one candle and the removal of combustible materials from its proximity would have avoided a claim that has run into hundreds of thousands of pounds.

Guidance

These three recent claims examples show that significant losses can be avoided if some simple guidelines are followed. In particular, two of these claims involved properties which had been secured without every candle being extinguished. Accordingly, we would encourage you to observe the following good practices:

- Before a property is secured and at the end of each day, ensure that all candles are extinguished (other than Sanctuary Lights kept in glass containers)
- Candles should be only placed on a non-combustible surface and all combustible materials should be removed from their proximity at all times
- Votive candle stands should be used for holding multiple candles; each candle should be adequately spaced (approx. 10cm) apart and consideration on the height of candles used should be given as these can easily collapse and ignite each other
- Always keep candles away from drafts
- Ensure that tea lights are placed in fire resistant holders
- Check the candle holders are sufficient in size to accommodate any molten wax
- Suitable fire extinguishers must be available in areas where candles are used
- The risk candles pose should always be considered as part of regular risk assessments

Enquiries

We hope that you have found this guidance note to be helpful but if you have any queries please do not hesitate to contact us at claims@cnm.gg or by calling us on 01481 732789. Further advice may be available from candle retailers such as Hayes & Finch as part of their sales process.