

Catholic National Mutual

GUIDANCE NOTE

UNATTENDED CANDLES AND CHARCOAL EMBERS

Unattended Candles Charcoal Embers

We fully recognise the symbolic importance of lighting candles and burning of incense within the Catholic faith. However, fires resulting from unattended candles and the inappropriate disposal of charcoal embers have represented some of the most significant property claims incurred in recent years, averaging £500,000 per annum and resulting in Churches being closed for extended periods.

Whilst the CNM property insurance policy is there to protect you in those instances, all of our policyholders have a responsibility to do what they can to suitably manage risks in order that we can continue to respond to fortuitous and unforeseeable events.



Fire Risk Assessment (FRA)

An FRA must be undertaken for each property where required by law. The use of candles and safe disposal of charcoal embers should be considered as part of that FRA.

The FRA must be reviewed annually and appropriate training and guidance provided to all persons, including volunteers, that may be involved in the use and care of the church buildings.

The absence of a suitable and sufficient FRA would result in a £5,000 excess being applied to any covered claim.

Guidance

The following simple steps would have prevented many of the losses that have been reported:

Ensure that all candles are fully extinguished (other than sanctuary lights kept in glass containers) before a property is secured at the end of the day.

Candles should only be placed on a non-combustible surface. Combustible materials should be removed to a safe distance.

Always keep candles away from draughts.

Ensure that the candle wick remains trimmed to an appropriate length (¼ inch).

Ensure that tea lights are placed in fire resistant holders.

Check that candle holders are sufficient in size to accommodate any molten wax.

Votive candle stands should be used for holding multiple candles; each candle should be adequately spaced with consideration given to the candle height as these can easily collapse and ignite each other.

Ensure regular maintenance of St Killians Candle Burning Systems, including removal of residual wax and foreign bodies from the water tray. Ensure that the water level is at least 2 inches in depth.

Suitable fire extinguishers must be available in areas where candles are used.

Ensure that charcoal embers are completely cool, storing them in a non-combustible container outside and away from flammable materials. Only discard these once you are sure that they cannot reignite.

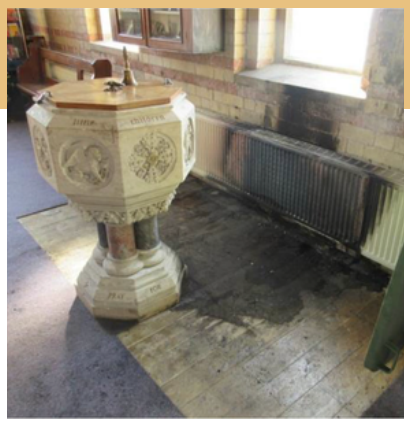
Case Studies



Case Study 1: Tea Lights

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.

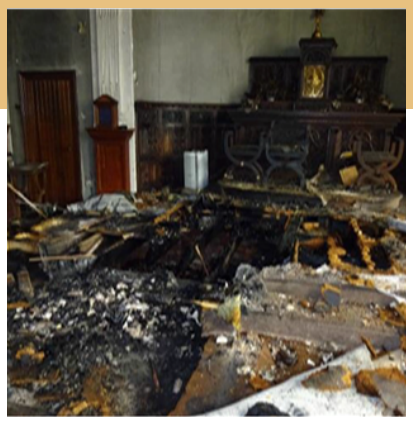
Fortunately, the fire damage was minimal but the soot and smoke damage was significant. Had the tea lights been placed in a votive candle stand with a reasonable space between each candle and the stand situated away from any combustible materials that event would not have occurred.



Case Study 2: Large Free-Standing Candles

The church was left secured following mass. However, the next day, a neighbour noticed a “glow” coming from the building and alerted the fire brigade.

A two-and-a-half-foot candle had not been fully extinguished. Molten wax at the base of the candle eventually ignited matches that had been left in the bowl. The flaming liquid then poured over the bowl onto the wooden floor.



Case Study 3: Altar Candles

An altar candle was lit and following mass, the church was closed by a volunteer. On his return, the Priest 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 an hour after the property had been vacated.
The candle had been placed on the top of the altar on a bed of silk flowers and linen sheets.



Case Study 4: Safe disposal of charcoal embers

After prayer service, a member of the congregation removed charcoal embers from the incense burner and as usual soaked them in water. These were then discarded in a plastic bin.

Despite the embers appearing to be extinguished a fire broke out some hours later and whilst contained to the utility room, extensive smoke damage resulted throughout the main building of the church requiring extensive specialist cleaning of the church and organ.



Case Study 5: Disposal of lighting taper

An altar server lit candles and returned the taper, which he believed to be extinguished, to the sacristy and placed it on a cardboard box containing Christmas decorations.

The Priest was alerted a few minutes later to the sound of “popping” of the glass baubles in the box which were bursting due to the heat. The Priest managed to extinguish the flames with a fire extinguisher. However, significant smoke damage was caused throughout the sacristy.



Case Study 6: St Killians Candle Burning System

The manufacturers recommendation for 2 inches of water in the extinguishment tray had not been followed and the spent candle wax had not been removed.

Burning candles dropped onto a dry collection of wax and resulted in the wooden candle frame igniting.

Fortunately, the fire damage was restricted to the candle stand itself but again extensive smoke damage was caused within the church.

Catholic National Mutual

The Catholic National Mutual Limited (CNM), Level 5, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 1EJ is a mutual insurance company located in Guernsey (registration number 8127) licensed and regulated by the Guernsey Financial Services Commission.

CNM provides property insurance as part of the Insurance Scheme for Catholic Diocese and other organisations that is managed and administered by Catholic Insurance Services Ltd. This guidance provides general terms and recommendations and should not be used as a substitute for taking professional advise on specific risk issues. Refer to the property policy issued by CNM for detailed terms and conditions of the insurance coverage provided.

Any queries with respect to scheme insurances should be addressed to CIS by telephone on 01296 422030 or by email to: enquiries@catholicinsuranceservices.co.uk

To make a property insurance claim, contact CNM directly on 01481 732789 or by email to: claims@cnm.gg