

Grills on Decks

Open flame on balconies and decks are a growing problem across the board in the P&C insurance marketplace. This is a significant change for the industry, triggered by growing claim trends and profitability issues. As homeowners, we all enjoy the use of our grills and not just in the Summer months. Unfortunately, most grills reside on combustible or near combustible surfaces, and nationally have caused a significant amount of damage. The industry, at this point, is doing everything it can to eliminate or avoid preventable losses, even if that means intrusion on personal freedoms.

Summary of changes on outdoor, portable grill tolerance by the industry:

- **Statistics:**
 - According to national loss control sources, outdoor cooking grills cause more than 6,000 fires and over \$35 million in property damage.
 - Farmers Insurance alone has experienced significant losses caused by outdoor cooking grills in recent years.
 - **Per National Fire Protection Agency (NFPA):** <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Seasonal-fire-causes/Grilling>
 - In 2017-2021, U.S. fire departments responded to an average of 11,421 home** fires involving grills, hibachis, or barbecues per year, including an average of 5,763 structure fires and 5,659 outside or unclassified fires.
 - Gas grills were involved in an average of 9,079 home fires per year, including 4,454 structure fires and 4,625 outdoor fires annually. Leaks or breaks were primarily a problem with gas grills. 6% of gas grill structure fires and 15% of outside gas grill fires were caused by leaks or breaks.
 - 10,600 home fires are started by grills each year, on average.
 - Gas grills contributed to a higher number of fires than charcoal grills.
 - 61% of US households own a gas grill.
- By 2025, many (if not all) carriers will require that prohibitions be in place as part of the governing documents on the use of gas grills or similar devices (i.e. open flame) on any balcony, under any overhanging portion, or within 10 feet of any structure or overhang for their "Habitational" programs (including Condominiums, Townhomes, Community Associations, etc.). Many carriers already have this requirement for eligibility / loss control in place.
- Charcoal and wood grilling devices are already prohibited by all carriers.
- NFPA Fire Code already currently recommends the above restrictions (NFPA 10.10.6.1) as do many municipal fire codes (see page 2 for references).
- Many carriers currently identify electric grills as an acceptable alternative, as they have "no open flame".
- Some associations installed central grilling / fire pit areas away from combustible structures, which is another acceptable alternative.

NFPA does note, however, that "Listed equipment permanently installed in accordance with its listing, applicable codes and manufacturer's instructions is permitted".

The list of what are considered acceptable exposures continues to evolve with the objective of reducing the overall impact of losses, which as property owners, all contribute to through our insurance premiums. Long term, we anticipate changes that may not be viewed initially as acceptable, let alone beneficial, but as the saying goes, we are all in this together.



NFPA 1 - Fire Code 2024

10.10.6 Cooking Equipment.

10.10.6.1

Unless permitted by **10.10.6.2**, for other than one- and two-family dwellings, outdoor cooking appliances, grills, or other similar devices intended for cooking, heating, or any other purpose shall not be used, kindled, or stored in any of the following locations:

- 1) On any balcony
- 2) Under any overhanging portion of a structure
- 3) Within 10 ft (3 m) of any structure

10.10.6.2

In residential occupancies protected throughout by an approved sprinkler system, which includes the areas in **10.10.6.1(1)** and **10.10.6.1(2)** or of Type I or Type II construction, electrically powered cooking appliances listed and labeled in accordance with UL 1026, *Standard for Household Electric Cooking and Food Serving Appliances*, and operated in accordance with the manufacturer's instructions shall be permitted to be used or stored in any of the locations in **10.10.6.1**.

10.10.6.2.1

Electric cooking equipment intended for exterior use in accordance with **10.10.6.2** shall not be used in any enclosed space.

10.10.6.2.2

A minimum clearance of 24 in. (610 mm) shall be maintained from the building and combustibles, unless otherwise permitted by the manufacturer's instructions.

10.10.6.3*

Listed equipment permanently installed in accordance with its listing, applicable codes, and manufacturer's instructions shall be permitted.