

# Portable and Supplemental Heater Safety

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As temperatures fall, the demand for and use of supplemental heating sources rises. Portable heaters are commonly used when the main heating system is inadequate, or when just an area of the building needs to be heated. During the COVID-19 pandemic, supplemental heaters became essential equipment for restaurants forced to restrict their operations to outside dining. Individuals also turned to these heaters to enable family gatherings, especially during the holidays. Safety considerations vary depending on the type of heater and where it will be used. Helping clients understand the benefits and hazards of the use of supplemental heaters is another value-added service of the professional insurance agent.

Safety should be of primary concern when using a portable heater. While they are more convenient than fixed systems, they are a leading cause of residential and business fires during colder months. These heaters are the cause of nearly 46,000 residential and over 7,000 non-residential fires each year, resulting in over \$600 million in property damage. In addition, more than 6000 people per year require hospitalization for burns caused by portable heaters ([www.energy.gov](http://www.energy.gov)).

Safety considerations differ depending on the type of heater and where the unit will be used. It is essential that these heaters be used according to their listing and manufacturer's instructions. Proper storage of fuel, such as propane or kerosene tanks, is also important. Failure to follow proper safety protocols can result in denial of insurance in the event of a loss. When possible, installation of a fixed supplemental system is preferable.

A good rule of thumb is to treat portable heaters the same as you would a fireplace or woodstove. Heaters should

be placed on flat level surfaces out of high traffic areas to reduce tripping hazards. Heaters must be kept at least three feet from combustible materials, and never covered. Portable electric heaters should be kept away from kitchen, bathroom and damp basement areas unless connected to ground fault circuit interruption circuits (GFCI). GFCI outlets cut the power when exposed to water or other shock hazards. Extension cords can overheat and pose a fire risk, so heaters should be plugged directly into the wall outlet. Outdoor electrical connections should be protected.

Heaters should be inspected and maintained regularly. An additional concern with commercial heaters is that they may be rented rather than owned by the business. Units should be carefully inspected prior to and during use. For propane heaters, the wick should be checked weekly. Propane tanks should be stored outside. Failure to properly maintain the equipment could result in denial of insurance coverage in the event of a loss.

Propane space heaters produce the hottest amount of heat of all space heaters and are 20% cheaper to run than electric heaters. The disadvantage of this type of heater is the high risk of a fire or explosion due to a flame or burning fuel. The propane tanks need to periodically be refilled and replaced. An advantage is that propane heaters are completely portable and can be repositioned as needed. Propane heaters release carbon monoxide and cannot be used indoors. Propane and unvented gas heaters need to be in a well-venti-



lated area, and not used for extended periods of time, due to the release and potential buildup of lethal combustion products, such as carbon monoxide and nitrogen dioxide. Propane heaters do not require electricity to operate.

Kerosene heaters are only to be used with 1-K grade kerosene. Refilling should be done outside after the unit has cooled down. When operating, an outside window should be cracked open an inch to prevent buildup of harmful gases.

Infrared space heaters heat objects such as people and furniture rather than the air, so they are not suited for empty rooms. Once this heater is shut off the heat is still long lasting. These units come with and without a fan.

Proper insurance, with limits that match the value of buildings and contents, is always essential. For renters, increased limits of liability for fire damage legal liability may be required. In municipalities where fire department service charges are assessed, coverage, usually \$500, is often available.

Use of supplemental and portable heaters can mean outdoor spaces can be used for dining and entertaining all year round. Proper installation and care is essential. Helping clients develop a plan for the use of portable and supplemental heaters is another sign of the true insurance professional.

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