

# Grilling on Decks / Patios (All States)

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In multi-unit housing, failure to take adequate precautions to prevent the spread of fire can result not only in a large property loss for our insured but also a liability loss if the fire causes injury or death to any of the residents.

In most cases, open-flame grills or other similar devices on balconies, beneath combustible overhangs or within 10 feet of a building, are prohibited by local fire ordinances. Open-flame grills can use gas, charcoal, wood or pellets as fuel.

Whether or not the local fire ordinance prohibits the use of open-flame grills on balconies or near buildings, the insured should restrict the use of gas, charcoal, wood or pellet grills beneath elevated decks, balconies and roof decks in the lease agreement or association bylaws. Grilling should be restricted to ground level and at least 10 feet away from any building.

**Any risk that does not adopt these restrictions is ineligible.**

A safer alternative to an open-flame grill is an electric grill. Electric grills are safer, cleaner and lighter in weight than a typical gas or charcoal grill but can burn almost as hot.

Charcoal grills should be discouraged in general since they introduce special hazards involving flammable lighter fluid, which can spill, flare-up, and ignite buildings. Improper disposal of hot coals presents another common hazard.

**Parent Topic:** Underwriting Considerations

**Keywords:** BOP Habitation

**Applies To:** Buildings; Business Income; Business Personal Property; Liability; Scheduled Structures; Unscheduled Structures

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