

“Unfriendly Fire”

protecting your customer’s property

Providing effective fire protection measures to ensure the safety of employees, customers, contractors, visitors and members of the public is key responsibility of any business.

Liberty Insurance understands the challenges that businesses face and know that an unforeseen setback like a fire can be critical to the future of any business.

The latest figures from the Department of Environment show that there were a total of 1,100 fires within commercial and public buildings in Ireland in 2013 (excluding Agricultural Fires).

The financial cost of these fires runs into hundreds of millions, however this does not include the additional impact to the business which is largely unrecoverable. In many cases this has led to a cessation of trading following the loss, impacting both the owners and all of those employed.

The Need for Fire Risk Assessment

Prevention of fire is the most cost effective solution and very often requires little financial investment to ensure operating standards are sufficient to minimise the risk of this occurring. All your clients regardless of size, should be encouraged to undertake a formal Fire Risk Assessment of their activities, to ensure the current protections are suitable and are being maintained.

Common Causes of Fire

Whilst the cause of over 50% of fires is never categorically known, the main contributing factors identified from the Department of Environment 2013 figures include:

- External rubbish/waste (27%)
- Cooking and heating systems (7%)
- Electrical faults (5%)
- Equipment failure (4%)
- Smoking materials (3%)

It is clear from a good deal of the fire reports recorded, that in many instances the cause of the fire could have been identified in advance, or at the very least the consequent development of this could have been either eliminated or minimised by implementing some very basic risk prevention methods.

Conducting a Fire Risk Assessment

Control measures can be applied in a cost effective manner by the undertaking of a basic Fire Risk Assessment. This allows for a pro-active approach to carrying out a

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...John Dooley, Head of Commercial Property, Liberty Insurance



review of current practices, and assessing these against the needs of the business.

Alan Gill from Lansdowne Risk Solutions Ltd who works closely with Liberty Insurance commented, “in many cases the process of assessment can identify significant exposures which can as a result be either eliminated or reduced by the implementation of cost effective measures, resulting in a substantial reduction of risk. The undertaking of the assessment is a relatively straightforward process, with most organisations very familiar with the procedure as part of their Health and Safety requirements. For fire, the principles will remain broadly similar, requiring a holistic review of the business and its exposures, and implementing practical control measures designed to eliminate or reduce this as far as is possible”.

Necessary Steps in Conducting a Fire Risk Assessment

There are five main steps in undertaking a fire risk assessment which can be done in house by a competent staff member with a good understanding of the principles of fire safety, or if appropriate, undertaken by an external consultant.

Step 1 - Identify the fire hazard

- Sources of fuel
- Sources of ignition
- Sources of oxygen to support combustion

Step 2 - Identify who is at risk?

- Employees
- Visitors (do you record visitors to the premises?)
- Neighbours
- Lone or isolated workers
- Contractors

Step 3 - Evaluate the risks

- What are the existing control measures?
- Are the fire alarms/extinguisher in good working order?

- What are the emergency procedures?
- What improvements could be implemented?
 - Reducing fire load
 - Improved storage arrangements
 - Correct storage of flammable materials
 - Housekeeping and maintenance
 - Statutory compliance issues
 - Shut down procedures
 - Use of fire doors

Step 4 - Recording

It is imperative that a systematic approach is taken to the conducting of a fire risk assessment, and that part of this will include the recording of findings. These are essential as it is imperative that the findings of the assessment are communicated with those who have a vested interest in the process, and as such will benefit from the control measures in place.

Step 5 - Review

- Annually
- Following any internal change to layout, plant or equipment
- Following any reported incident where subsequent improvements will be deemed necessary

Benefit to Your Clients

By the undertaking of a basic assessment process specific to fire safety, it is often possible to identify potential ignition sources within the business and implement additional control measures that can significantly reduce the likelihood of a fire occurring, or minimise the potential for this to cause significant damage. The principle of Risk Assessment will be familiar to most businesses, and therefore the extension of this process to include fire safety could have a major beneficial impact on the safety of the operation, ensuring a reduction of risk and helping to significantly improve the overall fire safety standards.