

expert ease

Arson prevention

Manage fire risk and take the heat out of arson

The consequences of arson can be far reaching for both businesses and insurers, but simple steps can be taken to prevent it from occurring.

Arson is defined as the intentional burning of property. However, it may also include recklessness, for example if a client ignores the risk of potential damage from fire in an unoccupied building.

All buildings can be at risk of arson. Unoccupied buildings and construction sites generally fall into the high risk category along with cool stores, packing houses and other businesses that produce combustible waste.

Tough economic times may result in layoffs; disgruntled former employees can increase the risk of arson. While the incidences of arson are not high they do occur and are a regular reason for claims.

A number of measures can be taken to minimise the risk of becoming a victim of arson such as:

Keeping premises tidy

- Remove waste materials from the premises regularly, especially prior to weekends or periods when the site is unattended
- Have lockable covered bins in a secure fenced-off area away from any building
- Keep pallets and any other combustible material at least 10 metres from the building at all times and ensure bins are not close to or leaning on buildings



Removing the temptation for anyone to do something malicious

- Install security lighting or cameras as a deterrent
- Fence off and gate the property
- Employ a security company to monitor the property
- Ensure all combustible waste materials are cleared away and disposed of responsibly
- Maintain security, fire and smoke alarms, ensuring that they are monitored so that a burglar is not given enough time to start a fire to possibly cover his tracks

What are the insurance implications?

Arson by a third party (i.e. a party who has no financial or beneficial interest in the property) is an insurable loss. If looking at fire and arson investigation from a technical perspective, "every fire scene must be considered as a possible crime scene until proven otherwise..." (from Kirk's Fire Investigation by John DeHaan)

The fire service investigates the cause of all fires. If the fire appears suspicious the police may become involved and the fire scene becomes a crime scene. The level of investigation will depend on the severity of the fire and damage etc. Arson often needs to be seen in relation to other issues such

as anti-social behaviour or burglary. A small bin fire at the back of a building may not get much attention but if there were five fires in the same street or area then something more sinister may be indicated.

Whilst property and possessions can be replaced under insurance cover, the impact of the fire can reach beyond policy cover to cause irreparable damage to the business.

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If you have any questions, please call Lumley Property on
0800 111 888 to discuss cover with one of our experts.
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