

## INSURERS' LOSS CONTROL SURVEYS – Advice & Guidance

*Each year the Council's property insurers arrange a programme of 'fire and security' surveys of Council properties which they insure. The programme typically comprises surveys at up to 10 Council premises which include a small number of schools. The primary purpose of the surveys is to provide the insurer with a better understanding of the properties that they insure and, most importantly, how fire and security risks are being managed on a day to day basis. At conclusion of each survey a 'loss control report' is issued summarising both the positive and negative aspects that were identified.*

*From the surveys carried out at schools it is evident that there are some common features that are consistently identified by our insurers. The following summary is intended to allow all schools to understand and reflect on the common risk improvement recommendations that insurers have identified at school sites.*

***If you consider that any of the points noted below are applicable to your school, please act promptly to carry out the suggested improvement.***

### **Risk Improvement Recommendations identified by insurers:**

**The following are typical examples of 'Risk Improvement Recommendations' that insurers would categorise as being 'high priority' in terms of the suggested actions.**

#### **OBSERVATION: Waste material unnecessarily stored on site or not stored securely**

Arson is the main cause of fire and accounts for a large proportion of all fire damage. It is very important that you deny arsonists easy access to materials that they may use to fuel a fire. The risks to the school can be reduced by:-

- Clearing any accumulated waste (old furniture, packaging, pallets etc) from areas around any skips and ensure that the practise of storing waste material in this manner is avoided.
- Replacing any open topped skips with ones that are fully enclosed (metal). Ensuring that the access lid is positioned the furthest end away from the school and secured shut whenever not in use.



#### **OBSERVATION: Wheelie bins being located close to school buildings and not secured**

The risk of arson can be reduced by:-

- Ensuring that wheelie bins are not located immediately next to buildings (insurers normally recommend that they are located at least 6 metres away from the nearest building however it is recognised that this may not always be possible).
- Wheelie bins being secured to a fixed post or railing using substantial chains and padlocks or located in a secure compound.



**OBSERVATION: Plant / Boiler / IT Server Rooms being used as storage areas**

Storage of combustible materials in plant rooms and the like presents a potential fire hazard especially if combustible items are placed close to any potential ignition source such as heating units, boilers, electrical distribution boards and/or light fittings. The risks to the school can be reduced by:-

- Electrical switchrooms, riser intakes, boiler rooms, IT server rooms and other plant rooms being kept clear at all times.
- All such plant rooms being subject to periodic inspection in order to ensure that these standards are maintained.
- All such areas being kept locked and secure with access restricted to authorised personnel only.



**The following are typical examples of 'Risk Improvement Recommendations' that insurers would categorise as being 'Advisory items' for consideration.**

**OBSERVATION: Fire alarm detection system not providing comprehensive coverage.**

The early detection of a fire and prompt notification to the fire brigade is important to preserve life and to minimise potential material damage and/or business interruption losses. An automatic fire alarm system, comprising smoke detectors and manual call points, provides protection but subject to detection being provided in higher risk areas. The risks to the school can be reduced by:-

- Ensuring that the need for additional smoke detectors or call points is considered when there is a change in the use of a room or area and/or where an area has been refurbished or the layout redesigned.
- Reviewing the extent of existing system to ensure that higher risk areas including boiler or plant rooms are covered.

**OBSERVATION: Staff not trained in the correct use of fire extinguishers.**

*(Note: Insurers are aware that priority must be given to safe evacuation, however there may be some circumstances where the use of a fire extinguisher is appropriate and could prevent a small fire from becoming much larger.)*

The risks to the school can be reduced by:-

- Ensuring that your staff are familiar with the correct use of fire extinguishing appliances, in raising the fire alarm and with appropriate evacuation procedures.
- Implementing a training programme including refresher training for appropriate staff.

**OBSERVATION: The use of a 'Hot Work' permit system is not always consistently applied**

A 'hot work' permit is basically a means of letting everyone know that hot work is being carried out at the school and that relevant people are aware of and agree to the hot work being carried out. Hot work is typically undertaken by contractors carrying out works such as plumbing and roof repairs which involve either the application of heat and/or cutting, welding etc. The main hazard is the increased fire risk arising from heat, sparks.

The risks to the school can be reduced by:-

- Implementing a 'hot work' permit system for contractors (a template document is available from the Council's Health and Safety Service 023 8091 7771 - option 2 or at <https://staffinfo.southampton.gov.uk/health-safety/safety-information/forms-library.aspx>)

### **Positive Features Noted by Insurers:**

**The following are typical examples of positive features which have been noted by insurers in respect of schools they have surveyed.**

- Overall there is a good standard of management with a proactive approach to risk control.
- Fire risk assessments have been undertaken within the last 5 years by an appropriate contractor and any action points have been addressed.
- Fixed electrical wiring inspection has been conducted by appropriate contractor and any action points have been addressed.
- Evidence that PAT testing has been completed and is reviewed in accordance with the regulations.
- Deep fat frying in kitchen areas is no longer undertaken.
- An increasing number of fire alarm systems incorporate remote signalling (RedCare) to an approved alarm receiving centre outside of school hours.
- Most intruder alarm systems incorporate remote signalling (RedCare) to an approved alarm receiving centre outside of school hours.
- Most sites now benefit from a level of CCTV coverage.

*For further information please contact Risk and Insurance Services on 023 8083 2835 or at [insurance@southampton.gov.uk](mailto:insurance@southampton.gov.uk)*