



FIRE RISK MANAGEMENT



In 2005 insurers paid out £790m in commercial fire claims, an increase of 60% on claims made in 2004. In essence fire now costs business in excess of two million pounds a day. Insurers expect 1 in 100 businesses to make a fire related claim this year making fire the main cost driver for commercial property insurance.

Source: Association of British Insurance

Your challenges:

- Identifying where and how fires might start
- Evaluating the capability of the protection systems in place
- Ensuring the design of your sprinkler system can control any fire
- Updating maintenance and inspection systems to respond to the changing environment
- Analysing the potential risk posed by arson attacks.

Our key capabilities:

- Detecting potential hazards you can't see with the naked eye by using infrared thermography technology
- Analysing the capabilities of fire protection systems including your sprinkler systems to respond to potential hazards
- Evaluating potential hazards and implementing procedures to avoid them
- Operational reviews that evaluate current procedures and highlight areas for improvement
- Developing and integrating loss prevention programmes, including self inspection.

Tips to minimise your risk:

- Inspection of electrical installations on a regular basis
- Store flammable liquids and gases in a safe manner
- Effectively control smoking
- Complete regular housekeeping inspections and remove waste materials daily
- Evaluate and monitor all work undertaken by contractors.

Case/claim scenarios:

At a UK factory one of our thermographer's observed an hotspot of 180 degrees centigrade on a distribution board powering a plastic injection moulding machine. Immediate remedial action ensued by the client, who regarded the £1000 labour costs of replacing the distribution board as good value against the potential £2,000,000 it would have cost to rebuild the factory!

During an on site visit we tested the private fire hydrant system – it failed to pass. In addition to looking at reinstating the hydrant system we worked with the insured to have emergency response plans changed with the fire brigade to ensure they bring to site suitable pumps to take water directly from other water sources.

A client decided to place a number of pieces of art into a storage depot for safekeeping, as part of our service offering we visited the depot to check that the art was suitably stored. The tour of the site highlighted a number of critical risk factors including other occupancies within the building that posed a substantial fire risk and a number of combustible construction features.

The feedback we were able to give back resulted in the client moving the art to a more suitable location.



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This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.
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