Introduction

Contingency planning is vital in minimising the potential for disaster. As a leading insurer of some of the world's most glorious homes and masterpieces, we believe our job is as much about the protection of these irreplaceable assets as the compensation for their loss.

None of us would dispute the wisdom of protecting our property and possessions from misfortunes such as fire or water damage. Yet surprisingly few of us have proper emergency plans in place.

By establishing the risks, and managing them, you can reduce the likelihood of a disaster. With proper contingency plans - that will save precious thinking time in the face of an emergency - you can minimise your losses should a disaster strike.

Each home and each collection is unique, so your property will require individual analysis and a plan tailored to your specific needs. This guide will provide a useful basis for identifying possible hazards; putting in place the appropriate precautions as an attack strategy; and developing a salvage plan to limit the damage should the worst happen.
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Addressing the Risks

The aim of any form of risk management is to reduce the chances of a problem occurring. The main hazards we face in the UK and Ireland are fire, water and flood damage.

1. Fire

Fire is probably the greatest risk to your homes and collections. In 2014/15 the UK fire service attended over 31,000 fires in private homes. For every million people in England, there were 4.8 fire related fatalities.

The importance of a Fire Risk Assessment

If you own a distinctive property or a significant collection you should carry out a comprehensive Fire Risk Assessment.

This will ensure you identify potential fire risks - and ways to minimise them - as well as review your fire alarms, smoke and heat detectors, fire-fighting equipment, escape procedures and personnel training.

In the UK you can get advice on carrying out a Fire Risk Assessment from your local Fire Authority, or you can commission a reputable consultant to carry it out for you. The Institute of Fire Engineers has a register of approved Fire Risk Assessors. (UK: www.ife.org.uk; ROI: www.irishfireservices.ie).

The main causes of fire and how to minimise them

Electrical equipment and wiring

Fires are often started by electrical circuits overheating - the result of poor connections, unsafe appliances, incorrect fuses, damaged plugs and cables, or problems with extension leads or multi-point adaptors. Connections for major appliances, such as dishwashers and washing machines, are not always visible and have proved to be a significant cause of fire.

You should ensure all your electrical equipment and wiring is checked and certified at least once every 5 years by an NICEIC registered electrician.

Maintenance, refurbishment, conservation and other building works

Fire is a particular danger when building work is in progress.

If you are planning any building work, maintenance, refurbishment or conservation, do review your fire safety procedures and amend them, if necessary, to take account of the work.

Safety regime: You should insist all contracts include clear fire safety rules and workers are briefed on emergency procedures, fire extinguisher locations, etc. before starting the job.

Hot works: If any ‘hot works’ involving open flames, or producing heat and/or sparks, such as use of a blowtorch, brazing, grinding, soldering and welding, are to be carried out, a Hot Works Permit must be completed by a competent Hot Work Supervisor and posted where the work is being carried out. **If at all possible, you should ban all hot works inside your home, particularly those involving a blow-torch.**

Combustible materials: Combustible items such as packing materials, glues, solvents, or flammable liquids and gases should always be kept in a secure store outside your home. All combustible materials used for building work should be brought in for each day’s work and taken out at night.
Hazardous materials: Always keep paints, solvents, adhesives, chemicals and gas cylinders in separate secure storage areas outside your home and well away from any possible source of ignition. For example, empty gas cylinders can still explode when exposed to heat. Hazardous materials should be clearly and correctly labelled, and stored in accordance with the manufacturer’s instructions.

Rubbish and waste materials: Do not allow rubbish to accumulate inside your home, where it could easily contribute to the spread of fire. All waste should be removed frequently to a suitable container in a secure place outside the building. Rubbish should never be burned at home, as bonfires can very quickly get out of control and spread to nearby structures.

Cooking
Cookers, hobs and cooking materials, such as hot oil, are major causes of fire. Anyone using the kitchen should be briefed on the dangers and the safety procedures.

Open fires
Always use a spark guard complying with BS3248 on open fires. In older properties, chimneys need to be lined with modern flues to prevent heat permeating the brickwork and possibly igniting structural timber.

Portable heaters can pose a serious fire risk, as can portable halogen lighting, and it is advisable not to use them anywhere inside your home.

Smoking
Smoking is still a major cause of fire. You may want to consider having specific smoking areas in order to limit the risk.

Arson
Over 50% of major fires in the UK are started deliberately, and the incidence of arson is unfortunately increasing. Ensure doors and windows, and gates and fences around your home, are properly secured, especially at night. Waste stores and rubbish are easy targets for the arsonist, so make sure they are secure as well.

Simple safety precautions

Fire alarm system
Your home should have a modern smoke and heat detection alarm system, which must be regularly maintained, and linked to an off-site central monitoring station.

Fire extinguishers
Appropriate fire extinguishers should be distributed throughout your property. These must be serviced annually, and all staff should be trained to use them.

There should be at least one 9 litre fire extinguisher per 200 square metres of floor space, and at least one extinguisher in every room opening out onto a staircase or landing. It is worth taking professional advice to ensure you have both the correct number of extinguishers, properly positioned, and the appropriate extinguishers for particular types of fire (electrical, computer equipment, cooking, etc).

Fire drills
All those living or working on your property should be trained to minimise the risk of fire, and should know how to respond in an emergency.

Fire escape routes
All escape routes, stairways and hatches should be marked and kept clear of obstructions.

Fire-resistant doors
Keep fire-resistant doors closed. This will stop fire and smoke spreading rapidly through the building, helping to reduce damage.

Fire breaks
Consider installing fire breaks in attics or basements where wiring is present.

Lightning rods
If your home is located in a lightning prone area you should erect lightning rods that meet BS EN/IEC 62305 (1995 Code of Practice for protection of structures against lightning). If your home is fitted with expensive electrical equipment, you should also consider installing specialist lightning protection equipment.
2. Water & flood

The Environment Agency estimates that 1 in 6 homes in England and Wales are in flood risk areas - and this is before taking into account any of the effects of climate change.

The importance of a flood risk assessment

A flood risk assessment is as important as a fire risk assessment. Flooding can seriously damage your home. Making your home more flood resistant doesn’t guarantee that flood water won’t get in, but it can help to limit the damage.

In the UK you can get advice on carrying out a flood risk assessment from the Environment Agency (www.environment-agency.gov.uk) or you can commission a reputable consultant to carry it out for you (www.floodguards.com).

In Ireland you can get guidance from the Office of Public Works (www.flooding.ie) or you can commission a reputable consultant (www.floodgateireland.com).

The main causes of flooding

The sea, rivers & streams
Flooding often occurs when high sea or river tides create surges, or heavy rainfall fills streams and rivers above capacity. The water then overflows following the path of least resistance.

Surface water flooding
Surface water flooding happens when the ground and drains cannot absorb heavy rainfall. Typically it is localised and happens very quickly after the rain has fallen.

If your home is at the bottom of a hill you could be inundated by surface water run-off. If you live in an area that’s below sea level, rising groundwater could build up around you. And, almost wherever you are, there’s always the possibility of blocked sewers feeding back and flooding your home.

As a result, surface water flooding is far more difficult to predict than flooding from rivers. It often happens in urban areas where there is little open ground to absorb rainfall and the man-made drainage systems are overwhelmed.

Burst pipes and in-house water damage
Burst or leaking pipes and tanks caused by cold weather, inadequate maintenance or poor workmanship are also a potentially devastating threat to your home and collections.

Simple safety precautions

Check to help prevent leaks and burst pipes
Regularly check roofs, gutters, downpipes, drains and water storage tanks, so that any damage that might lead to leaks can be detected early and repaired.

In addition, it is sensible to install water leak detectors. These can be fitted in minutes and they:

- Monitor your water supply 24 hours a day, allowing you to control your water use
- Warn of leaks, overflows, waste and high use
- Switch off the water supply if a warning is ignored, helping to prevent property damage
Raise valuable items off the floor
If your home is at risk of flooding or water seepage, it is sensible to raise items stored in basements - and valuables at ground level - off the floor by at least 10cm wherever possible.

Sign up to Floodline Warnings Direct
Floodline Warnings Direct is a free service that provides flood warnings by telephone, mobile, email, SMS text message and fax. To sign up call Floodline on 0345 988 1188 or go online at www.environment-agency.gov.uk

Create an emergency numbers list
Keep a list of emergency numbers close to the phone, or stored in your landline or mobile’s memory.

Put together an emergency flood kit
Make up a simple flood kit and ensure everyone knows where to find it. The kit should consist of a torch, some warm, waterproof clothes, a battery or wind-up radio, rubber gloves, Wellington boots, a first aid kit and blankets.

Be prepared
Ensure you know where to turn off your gas and electricity supplies - and that you can find them in the dark! Also establish where you might obtain sandbags (to block doors and airbricks) at short notice.

Develop an evacuation plan
If you have to evacuate, precious time can be saved if you have already devised a plan.

Do you have somewhere to go, and how will you get there, bearing in mind that some roads might be blocked by the flood?

If you have elderly or disabled family members in the house, how will you evacuate them safely?

Make a list of children’s and personal essentials that you will need. For example, the children’s list might include: milk, baby food, sterilised bottles, nappies and a favourite teddy.

Also, consider which of your possessions are most valuable to you, not just the expensive items, but also the things that money can’t replace, such as photo albums and family heirlooms.

Have a prearranged place where you can safely move your car if you have time.

Don’t forget your pets. If you are evacuated where can they go if you can’t keep them with you?

Practice your flood plan. Make sure that everyone you are responsible for knows what has to be done.
The Attack Plan

Each incident is different, but having a comprehensive plan in place will save valuable thinking time if disaster strikes.

**Liaison with the Emergency Services**

The local fire service should be invited to visit your property. They need to understand and agree your attack and salvage plan. They can also advise on training staff and organising regular drills. To find your local fire service go to [www.fire.gov.uk](http://www.fire.gov.uk) or [www.irishfireservice.ie](http://www.irishfireservice.ie).

**Facilitating easy access to your home**

In the event of a fire, easy and fast access for the fire fighters and their equipment is vital.

Entrances from public roads should clearly display the name of your home. If there are several entrances, agree with the fire service in advance which one should be used for primary access.

Gateways should be a minimum of 3.1 metres wide with a minimum height clearance of 3.7 metres (4 metres if highreach fire engines are required).

Access roads should be at least 3.7 metres wide (or 3 metres, if they form part of a clearly marked one-way system) with no overhead cables lower than 4.5 metres. A metalled road should come to within 45 metres of a suitable entrance to the building. If the fire service need to use footpaths, these must be at least 0.75 metres wide.

Roadways and hard-standing areas must be able to support the weight of a 12.5 tonnes fire engine (16.25 tonnes if it is high-reach) and there must be adequate hard-standing areas adjacent to any access points for water supplies.

**Ensuring an adequate water supply**

Fire engines usually carry enough water to extinguish most small fires. For larger properties more water may be needed. If there is a public hydrant within 300 metres, the fire fighters will use this. If not, it may be possible to install a private hydrant, providing the mains water supply has sufficient pressure. Otherwise, if you have a lake or swimming pool, this could be used as an emergency water source, or you may need to install a tank with a capacity of at least 20,000 litres. The Fire Service will advise you on the best solution.
Creating Emergency Information Packs

Producing a comprehensive **Emergency Information Pack** for your home is a vital part of disaster planning. Several copies should be produced and kept in a number of different secure locations where they can be easily accessed. The Fire Service should also have a copy.

**The pack should include:**
- Contact numbers for the Emergency Recovery Team (see below)
- Contact details for utility services, emergency builders, plumbers, electricians, alarm companies, security guards, surveyors, conservators, plant hire contractors (for pumps, generators, heating equipment) etc. As well as Chubb's contact details.
- Photographs of the property
- Buildings plans showing attics, basements, tunnels, voids, drainage runs, fire escape routes
- Plan showing location of main gas, electricity and water connections
- Plan showing location of any highly flammable or hazardous materials
- Floor plans showing location of portable fire extinguishers and water sources
- Inventory of contents
- Priority Recovery Cards for the recovery operation (see next page)
- Plan showing the Safe Storage Areas

Forming and training the Emergency Recovery Team

The role of the **Emergency Recovery Team** is to remove valuable items that are damaged or in danger to a place of safety as quickly as possible. Time spent establishing and training an Emergency Recovery Team (family, staff, neighbours, friends) will pay dividends in the event of a disaster, as team members will be familiar with the layout of the property and its contents, and will know how to remove, pack and transport valuable items safely and quickly.
Assembling the recovery tools

Equipment that may be required in an emergency should be stored in a safe, secure place off the premises, where it can be accessed by the recovery team. These items should be included:

### Protective clothing and safety equipment
- Overalls
- Protective gloves
- Hard hats
- Safety boots
- Goggles
- Fluorescent tabards
- Head lamps
- Torches
- 2-way radios
- Loud hailers

### Tools and equipment to remove, protect, pack and transport artefacts
- Screwdrivers
- Hammers
- Jemmies
- Pliers
- Bolt cutters
- Wire cutters
- Scissors
- Stanley knives
- Hacksaws
- Light folding aluminium stepladders
- Webbing
- Cotton tape
- Broad masking tape to tape across mirrors & glazed objects
- Ropes & canvas webbing straps for lifting heavy items
- Compartmentalised bags for small items
- Fire proof blankets for wrapping
- Pre-cut bubble wrap or fast foam to wrap fragile items
- Collapsible plastic trays for small items
- Large rubbish bins for larger portable items
- Rollers to move heavy furniture, sculptures etc.
- Heavy duty plastic sacks and tarpaulins
- Polythene sheeting & dust sheets

### Other items
- Clipboards, notepads & waterproof pens
- Digital cameras
- Refreshments (mineral water, energy bars)
- Towels, wet wipes
- First aid kit

### Establishing the recovery priorities
Plan in advance the order of priority for saving valuable pieces. Create a **Priority Card** (using the templates supplied) for each room or area of the house, and number these in order of priority (e.g. Picture Gallery 1, Library 2, etc.). Each room card should show the individual pieces within it, again in order of priority. It may be helpful to include photographs of items and any special instructions for moving them.

### Choosing a ‘safe area’
As items are recovered, they will need to be taken to a designated ‘safe area’. A dry, secure area out of the way of the emergency operation. It should be large enough to hold items removed from your home until they can be returned, or taken away for restoration, and it needs to have power for lighting and heating. Make sure you have identified an appropriate area for this purpose.
The Salvage Plan

Speed is of the essence when it comes to limiting damage and rescuing and recovering valuable artefacts, but no-one should be allowed to enter your home until the Fire Service or authorities have declared it safe.

Once the **Emergency Recovery Team** is given the all clear to enter the building safely, the recovery operation can start. One member of the team should direct operations, maintaining contact by 2-way radio, and working in accordance with the priority cards.

**Organising the ‘Safe Area’**

Once items reach the safe area, they should be logged, referenced to the inventory and clearly labelled. A responsible person must remain in the safe area at all times for security reasons.

The safe area should be kept dry and cool (ideally around 65ºF with a relative humidity of 40-50%) with good air circulation. Fans can be used to keep the air moving and prevent mildew. Items that have become wet need air all around them, so use open wire shelves, or improvise by, for example, placing old window screens on wooden blocks or bricks, to create makeshift drying trays.

**Guidelines for the recovery of special artefacts**

**Books**

Books are difficult to move in large boxes because of their weight. It is easier to use a canvas sling, with wood or aluminium battens stitched into the ends as handles. The books should be stacked on the sling with their spines facing inwards to avoid damage. A canvas or nylon chute may be helpful for clearing a library on an upper floor.

Once in the safe area, dry books can be stacked in plastic boxes or skips. Always stack them flat, not vertically, to avoid damaging their spines.

**Wet books**: Wet books must be stood spine upwards, supported by their covers, which should be slightly apart so the pages hang down. Fan the pages every few hours until they are nearly dry, then lay the book flat with wax paper between the pages, and weigh it down.

Books printed on coated papers are difficult to save once the pages are stuck together. So, if you can, separate them, insert wax paper between each page and fan frequently until dry.

**Soft cover books should be treated like manuscripts, below.**

**Rare Books**: Rare books and those with leather bindings need special care. Separate the covers from the text pages by inserting a sheet of plastic between them, and interleave the text pages with paper towels or plain newsprint, changing these frequently. Do not try to force the book shut, as this will damage the binding. If the books were stacked or compressed when they became water damaged, keep them stacked or compressed if they are to be freeze-dried later.

**Manuscripts**: Manuscripts, loose papers, ledger sheets, etc. should be spread on paper towels to absorb excess moisture, then stacked with a dry paper towel between every five to ten sheets and stored flat. Keep replacing the paper towels as needed, and flip the stacks over each time. It is worth considering a freeze-drying service for more valuable items.
Photographs
Remove wet photographs from their frames as soon as possible. If the photo has stuck to the glass, leave it to dry, and don’t try to remove it. Photos in albums that are wet should be removed from their albums if possible.

Place wet photographs – singly – on paper towels face up, and allow to air dry. Do not wipe or blot them, as this will damage the emulsion. If they have been in contact with dirty water, rinse them gently with clean cold water before leaving them to dry.

**Formal albums:** For formal wedding albums with bound, double sided pages, place wax paper between the pages and alternately expose each page to the air until the album is nearly dry. Then close it, apply weight, and leave it to dry completely. Make sure the pictures are not touching each other, or they will stick together.

Textiles
Wet textiles can be heavy and prone to tearing, so they should always be carried in polythene or white dust sheets. (Don’t use coloured sheets, as the dye might run). Also, curtains, tapestries and carpets can be difficult to remove from their fittings, so the recovery team should be fully briefed as to where they are fixed.

With curtains the salvage team may need to work in pairs – one person at the top of a ladder and the other on the floor to take the weight. Alternatively, it may be possible to use a pole with a forked attachment, enabling a person standing on the ground to lift curtain poles off brackets. For state beds, remove the bedspread and bed curtains and cover the bed itself with polythene sheeting. If items cannot be removed immediately, they should be covered with polythene to protect them from further water or smoke damage.

Once in the safe area, they should be laid out flat on top of polythene to dry or, if there is not enough space, wrapped in dust sheets. Take care to keep them separate with polythene sheeting as the dyes may run.

**Sculpture and plasterwork**
Heat and smoke can cause huge damage to sculpture and plasterwork. Water can be devastating. Marble, stone, scagliola and plaster are porous, so will absorb water and dirt; alabaster will dissolve in water; and water will rust the iron fixings in many sculptures.

Use a sack barrow with plywood lining to remove smaller pieces of sculpture. Pieces too large to move quickly should be placed on the floor against a wall to protect them from heat, smoke and falling masonry, and covered with white foam sheets or white dust sheets. (Don't use anything coloured, as the dye might stain the sculpture).

Drape polythene sheeting over sculpture to protect it from water, and place wooden battens wrapped in polythene underneath marble and stone plinths by rocking the plinths from side to side, to stop them absorbing water from the floor.

**Ceramics and glass**
Ceramics and glass are more susceptible to damage from heat than water.

If possible, before being moved they should be wrapped in bubble wrap or fast foam. They can then be transported in collapsible plastic boxes and stored safely in the dry.

If it is not practical to move them immediately, they should be stacked under tables or solid pieces of furniture against a wall, to shield them from falling plaster and masonry.

**Furniture (including clocks, musical instruments and taxidermy)**
Some furniture may be too large to move. Cover these items with flame-retardant polythene sheeting to avoid water or smoke damage. If it is possible to lift them off the floor, minimise any damage from standing water by placing them on 10cm wooden blocks wrapped in polythene. If they can be pushed against a wall they will be better protected from falling plaster and masonry.
For the rest, a lightweight four-wheeled trolley is excellent for moving heavy furniture, and a smaller trolley for less bulky pieces. A webbing strap connected to the front of the trolley will make it easier to pull.

If the only way to move a large piece of furniture is to carry it, upholstery webbing should be wrapped around the hands and slung beneath the piece of furniture so that it can be carried just below waist level with arms fully extended. Webbing is also useful for keeping drawers shut while furniture is being moved.

Once in the safe area, furniture, as well as clocks, musical instruments and taxidermy, should be stored off the floor on blocks of wood covered in polythene.

**Metalwork & metal clock movements**

Metal can be severely damaged if it becomes wet, so try to avoid this at all costs.

Heavy metal objects can be transported in a plywood lined sack barrow or on a four-wheeled trolley.

Always remove the pendulum from clocks before moving them, to avoid damage to the works.

**Paintings on canvas**

Both heat and water can severely damage paintings, so they should be moved out of danger as soon as possible.

Paintings and their frames are delicate and must be handled with great care. The surface of a painting is susceptible to scratching and the canvas can easily tear. Mouldings may break off the frame and gilded surfaces are easily abraded.

Large paintings and those hanging high-up or in an architectural surround, however important, may have a lower recovery priority because of the difficulty of moving them. If it is impractical to move them, use polythene sheeting with battens attached to the ends to protect them from smoke and water.

Most paintings can be lifted off their chains, wires, or hooks. If they cannot be shifted easily, use metal cutters on chains and a jemmy to remove security screws quickly. Only as a very last resort should a canvas be cut out of its frame. If you have no option, use a Stanley knife, then roll the canvas with the paint surface outward.

Never hold the frame where there are any elaborate mouldings. Larger paintings should be lifted by at least two people with both hands holding a side frame member. Use canvas webbing to lower high-hung paintings safely to the ground. Never pick up a painting by the top frame member, as the weight of the painting can pull the frame apart.

Once the paintings have been removed to the safe area, stack them vertically, separating each frame with bubble wrap or foam. Never lean a frame against a canvas surface or the back of another painting, and ensure fixings, hooks, chains and wires cannot cause damage.

If a painting is wet it should be kept in its frame face up in a horizontal position (particularly if you notice flaking) and air dried as quickly as possible. Do not stack anything on top of it, and be careful that nothing pokes through from below. Do not touch, blot or wipe the surface, even once the painting is completely dry, and do not attempt to press down any lifted paint.

**Works of art on paper**

Remove prints, watercolours, drawings and other works on paper that have become wet from their frames. Place paper towels or plain newsprint between them – changing the paper layers frequently – leave them flat, and allow to air dry.

**Please note:**

Your collections are unique. These guidelines should be considered only as a means of temporary salvage and early damage limitation, and not as a substitute for specialist item-specific advice. Contact a professional conservator for assistance as soon as possible. Your Chubb risk consultant or Claim Specialist will be able to introduce you to a network of conservation specialists.
# Appendices

1. Helpful Websites  
2. Emergency Information Pack  
3. Emergency Recovery Plan  
4. Example Priority Cards - room and item  
5. Work Guidelines (for work at your property)  
6. Hot Works Permit  

## 1. Helpful Websites

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<td><strong>Fire</strong></td>
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2. Emergency Information Pack

Name: 

Address: 

Telephone Home: 

Telephone Office: 

Telephone Mobile: 

Email: 

**Key Contact List**

Contact details of those who may be able to help during an incident:

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<th>Name</th>
<th>Position</th>
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<td>Historic Buildings Rep</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Builder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plumber</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electrician</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fine Art Valuer 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fine Art Valuer 2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fine Art Valuer 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conservator/ Restorer</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Chubb Claims
UK  0800 018 0678
ROI 0800 1800 247 702
## Emergency Recovery Team - Contact List

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Tel: work/ home /mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Include in the Pack

<table>
<thead>
<tr>
<th>Essential items</th>
<th>Plan showing location of any highly flammable or hazardous materials</th>
<th>Floor plans showing location of portable fire extinguishers and water sources</th>
<th>Inventory of contents</th>
<th>Priority Recovery Cards for the recovery operation</th>
<th>Plan showing the Safe Storage Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summary of attachments</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Photographs of the property</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buildings plans showing attics, basements, tunnels, voids, drainage runs, fire escape routes</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan showing location of main gas, electricity and water connections</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Chubb Claims
UK 0800 018 0678
ROI 0800 1800 247 702
3. Emergency Recovery Plan

First Attendance to include

<table>
<thead>
<tr>
<th>Appliances</th>
<th>Brigade</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Access to Site

- Main access for appliances is via driveway from:
- Any locked gates will be opened immediately after fire alarm sounds, to allow open access for appliances by:

Action on Arrival

- To obtain up-to-date information of the incident, liaise with:
- Collect emergency on-site plan from:

Fire Alert

- Brigade to check fire alarm indicator panel located in (to identify zone/room):
- Brigade to confirm with the number of persons (if any) who are in the building:
- Brigade to establish access points with:
  and obtain keys for access from:
- Access Points (dependent on site of fire):
  First access into main house is through:
  Secondary access point is through:
- Brigade to check identified zone by sending in Fire Brigade personnel:
- Brigade to assemble breathing apparatus wearers and necessary ancillary equipment.
- Brigade to maintain liaison with:
  Who has knowledge of house layout.

If Fire Confirmed

- Brigade to carry out immediate rescues and/or evacuation of people in affected area.
- Brigade to consider spread of fire and plan of attack.
- Establish water supplies using on-site hydrant initially, then additional water supplies required.
- Consider immediate needs for damage limitation and recovery in the affected area.
- Consider need for further resources based upon likely scale of incident, bearing in mind manpower requirement for recovery operations.
Access to Water Supplies

- Single hydrant situated on:
  - directly opposite:

- Additional water supplies at:
  - containing approx gallons:

Additional Notes

Recovery Methods

- Protection of some items in situ.
- Recovery and removal to a place of safety.

Recovery Implementation

- The implementation of the damage limitation and recovery operation must be commenced at the earliest opportunity.
- Staff with Fire Control Officer will organise all recovery operations, using firefighters.
- Briefing team on priority of actions, and delegating tasks using the attached salvage and evacuation plans.

- Recovery safe area(s) that afford maximum protection to received items (situated on plans):
  - Zone:
  - & Zone:

- Priority items (indicated on Recovery Plans and Priority Cards) to be removed from rooms immediately around site of fire first. Then after assessment by Fire Control Officer and on instructions of security staff, secondary items are to be removed from these rooms. At this point, if time allows, these rooms should be cleared.

- Fire Control Officer will now be asked to make a further assessment of the situation (i.e. spread of fire or under control). If necessary salvage team will move to second stage rooms and begin removal of objects. **Note: Security staff are allowed into the outer cordon, but must not enter areas of high risk (inner cordon), or work alone without direct supervision of firefighters.**
### List of Equipment in Recovery

Control Box stored in:

<table>
<thead>
<tr>
<th>Protective clothing and safety equipment</th>
<th>Tools and equipment to remove, protect, pack and transport artefacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overalls</td>
<td>✓ Screwdrivers</td>
</tr>
<tr>
<td>Protective gloves</td>
<td>✓ Hammers</td>
</tr>
<tr>
<td>Hard hats</td>
<td>✓ Jemmies</td>
</tr>
<tr>
<td>Safety boots</td>
<td>✓ Pliers</td>
</tr>
<tr>
<td>Goggles</td>
<td>✓ Bolt cutters</td>
</tr>
<tr>
<td>Fluorescent tabards</td>
<td>✓ Wire cutters</td>
</tr>
<tr>
<td>Head lamps</td>
<td>✓ Scissors</td>
</tr>
<tr>
<td>Torches</td>
<td>✓ Stanley knives</td>
</tr>
<tr>
<td>2-way radios</td>
<td>✓ Hacksaws</td>
</tr>
<tr>
<td>Loud hailers</td>
<td>✓ Light folding aluminium stepladders</td>
</tr>
</tbody>
</table>

### Protective clothing and safety equipment

- Clipboards, notepads & waterproof pens
- Digital cameras
- Refreshments (mineral water, energy bars)
- Towels, wet wipes
- First aid kit
- Webbing
- Cotton tape
- Broad masking tape to tape across mirrors & glazed objects
- Ropes & canvas webbing straps for lifting heavy items
- Compartmentalised bags for small items
- Fire proof blankets for wrapping
- Pre-cut bubble wrap or fast foam to wrap fragile items
- Collapsible plastic trays for small items
- Large rubbish bins for larger portable items
- Rollers to move heavy furniture, sculptures etc.
- Heavy duty plastic sacks and tarpaulins
- Polythene sheeting & dust sheets
## 4. Item Priority Card

<table>
<thead>
<tr>
<th>Details</th>
<th>Photo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority:</td>
<td></td>
</tr>
<tr>
<td>Inventory Ref:</td>
<td></td>
</tr>
<tr>
<td>Description:</td>
<td></td>
</tr>
<tr>
<td>Number of people needed to move item:</td>
<td></td>
</tr>
<tr>
<td>Special equipment required:</td>
<td></td>
</tr>
<tr>
<td>Special instructions:</td>
<td></td>
</tr>
<tr>
<td>Exit route A:</td>
<td></td>
</tr>
<tr>
<td>Exit route B:</td>
<td></td>
</tr>
</tbody>
</table>

### Exit routes

<table>
<thead>
<tr>
<th>Room:</th>
<th>Floor:</th>
<th>Priority:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4. Item Priority Card - Example

<table>
<thead>
<tr>
<th>Details</th>
<th>Photo</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Room:</strong> Dining Room</td>
<td></td>
</tr>
<tr>
<td><strong>Floor:</strong> Ground Floor</td>
<td></td>
</tr>
<tr>
<td><strong>Priority:</strong> 1</td>
<td></td>
</tr>
<tr>
<td><strong>Priority:</strong> 1</td>
<td></td>
</tr>
<tr>
<td><strong>Inventory Ref:</strong> 456</td>
<td></td>
</tr>
<tr>
<td><strong>Description:</strong> Painting - Charles Frantz - A game of croquet</td>
<td>Painting - Charles Frantz - A game of croquet</td>
</tr>
<tr>
<td><strong>Number of people needed to move item:</strong> 2</td>
<td></td>
</tr>
<tr>
<td><strong>Special equipment required:</strong> Blankets, trolley</td>
<td>Blankets, trolley</td>
</tr>
<tr>
<td><strong>Special instructions:</strong> Do not lean face out</td>
<td>Do not lean face out</td>
</tr>
<tr>
<td><strong>Exit route A:</strong> Main door</td>
<td></td>
</tr>
<tr>
<td><strong>Exit route B:</strong> Front window</td>
<td></td>
</tr>
</tbody>
</table>

**Exit routes**

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[Diagram of a building with labeled exit routes and an item marked as 1.]
## 4. Room Priority Card

<table>
<thead>
<tr>
<th>Priority</th>
<th>Item</th>
<th>Photo</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td></td>
<td></td>
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<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Exit routes
### 4. Room Priority Card - Example

**Room:** Dining Room  
**Floor:** Ground Floor  
**Priority:** 1

<table>
<thead>
<tr>
<th>Priority</th>
<th>Item</th>
<th>Photo</th>
</tr>
</thead>
</table>
| 1        | Painting - Charles Frantz  
A game of croquet | ![Painting - Charles Frantz](image1.jpg) |
| 2        | Painting - Landscape over the plain  
Hurst van de Wege | ![Painting - Landscape over the plain](image2.jpg) |
| 3        | Bureau | ![Bureau](image3.jpg) |
| 4        | Painting - St Marks Sq. Venice  
Viccachio | ![Painting - St Marks Sq. Venice](image4.jpg) |
| 5        | Painting - Horseman  
Robert Dunleavy | ![Painting - Horseman](image5.jpg) |
| 6        | Painting - Still Life with fruit  
Piere Montaine | ![Painting - Still Life with fruit](image6.jpg) |
| 7        | Painting - The Young Fishers  
Elizabeth Elliot-Boothe | ![Painting - The Young Fishers](image7.jpg) |

**Exit routes**

---

09/16 UK-ME59  
22
5. Work Guidelines

Fire is a real and dangerous risk on a building site. Please help safeguard property by adhering to these simple rules:

1. Avoid portable heaters.

2. Initiate a no smoking policy on site, enforced in respect of all visitors and sub-contractors.

3. Fire fighting equipment such as fire extinguishers, hoses, hydrants and emergency water tanks etc. must be readily accessible and must not be obstructed by building materials, equipment or scaffolding. All employees must be shown how to use the equipment.

4. If you plan to do jobs involving cutting, welding, soldering, brazing, grinding and the use of any equipment producing a naked flame you should draw up your own ‘hot works’ guidelines based on recommendations by the health and safety authorities.

5. Hot works should not be undertaken in flammable or dusty atmospheres.

6. Before starting hot works the surrounding area should be cleared of all loose combustible material. If the works take place on one side of a wall or partition, the opposite side must also be examined to ensure no combustible material will be ignited. Gas cylinders must be safely secured in an upright position and fitted with a regulator and flash back arrester.

7. Preferably all hot works should be undertaken in the morning.

8. Fire extinguishers must be at hand when any hot works are being undertaken.

9. All exposed wooden flooring and other items of combustible material that cannot be removed must be covered with sand or other non-combustible material.

10. Appoint one employee with authority to stop the work if the precautions outlined are not being carried out. This person must also check the area regularly, particularly during lunch and rest periods, on completion of the work, and thirty minutes after completion.

11. Ensure that the workmen know the fire alarm procedure. Decide at the start of work who calls the fire brigade, who deals with the fire and who sets the plan of evacuation into operation.

12. The site must be kept clean and tidy. Waste material, packing materials, wood shavings and oily rags must be removed daily.

13. Flammable paints must be kept off the site if possible.

14. Rubbish is not to be burned on the site. Good housekeeping is vital.
6. Hot Works Permit
Parts A1 - A6 to be completed by the Issuer

<table>
<thead>
<tr>
<th>A1 - Permit Number</th>
</tr>
</thead>
</table>

| A2 - Permit period |
Permits only issued up to 4pm each day. Permits are only valid for one day. A new permit is required each day. |

<table>
<thead>
<tr>
<th>Start Time</th>
<th>Start Date</th>
<th>End Time</th>
<th>End Date</th>
</tr>
</thead>
</table>

| A3 - Work Details |
Contractor name (Individual equesting the permit) |

<table>
<thead>
<tr>
<th>Exact location of Hot Work</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Nature of Hot Work (e.g. arc/ gas welding, grinding)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Description of works</th>
</tr>
</thead>
</table>

| A4 - Risk Assessment |

<table>
<thead>
<tr>
<th>Hazard Identified</th>
<th>Risk</th>
<th>Controls</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| A5 - Isolation of Fire Alarm |
Contractor name (Individual requesting the permit) |

<table>
<thead>
<tr>
<th>Details of Authorised Person</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Person who will disable alarm</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Detail here measures to isolate fire alarm system</th>
</tr>
</thead>
</table>

| A2 - Permit Authorisation |
By authorising this permit - I confirm that the relevant Site Technical Officer / Site Manager / Estate Manager has been notified of the works. |

<table>
<thead>
<tr>
<th>Signed</th>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Parts B1 - B5 to be completed by the contractor

**B1 - Receipt by Contractor’s Representative**
The contents of the Hot Working Assessment have been fully explained to me and I totally understand the requirements and responsibilities placed upon me. If any changes occur in the nature or scope of the work, or unforeseen hazards are identified, after the work has started, the Hot Work must cease immediately and the permit issuer be contacted.

<table>
<thead>
<tr>
<th>Signed</th>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
</table>

**B2 - Hot work assessment - prior to works starting**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have all fire doors in the vicinity of the works with magnetic hold-open devices been closed?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have all floors and surrounds been cleared of rubbish and swept clean?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have all combustible stock, plant, insulations, etc been located 12m from the operation or protected from heat and sparks with non-combustible curtains, metal guards or flame-proofed covers (not ordinary tarpaulins)?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have all floor or wall openings and open mesh flooring covered over tightly?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Has a trained, responsible person with authority to stop the work been appointed to regularly check the area, particularly during lunch breaks and rest periods?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Has a trained, responsible person been assigned to watch for dangerous sparks in the area, as well as in adjacent areas and on floors above and below?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Has contractor fire fighting equipment (e.g. extinguishers, water/sand buckets, fire blankets) been provided?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have all operatives undertaking the works been trained in the use of the fire fighting equipment?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have warning notices been posted adjacent to and, where necessary, below the work area?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Has the work area been clearly designated no smoking?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Are facilities available to summon assistance in the event of an emergency?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Are gas cylinders safely secured in upright positions? Are all gas pipes and cables in good condition, properly secured and as short as possible?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Do all operatives know the location of the nearest break glass fire alarm point?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Is the work permit clearly displayed at the job location?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Do all staff know the procedures for discovery of a fire and raising the alarm?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Has the correct Personal Protective Equipment been provided for the task and is it being worn?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have non-combustible heat insulating bases been provided for tar boilers used on roofs, to stop the heat from igniting the roof?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Are tar boilers supervised by experienced people, and never left unattended unless switched off?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>If operating adjacent to a gas supply, has the gas been turned off or the pipe protected?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Are gas cylinders positioned 3 metres away from any burner?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have flash back arrestors been fitted to all gas cylinders?</td>
<td>☑</td>
<td></td>
</tr>
<tr>
<td>Have welding, cutting or grinding operations been screened off using a non-combustible material?</td>
<td>☑</td>
<td></td>
</tr>
</tbody>
</table>

**B3 - Record of Incidents**

### B4 - Completion
The work area must be checked at 3 stages after completion:
1. Immediate check
2. After 30 minutes
3. After 1 hour.

<table>
<thead>
<tr>
<th>Immediate Check</th>
<th>30 Minute Check</th>
<th>1 Hour Check</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the work area clean, tidy and safe?</td>
<td>✕️</td>
<td>✕️ Work area checked at 1 hour</td>
</tr>
<tr>
<td>Have checks been made for smouldering debris?</td>
<td>✕️</td>
<td></td>
</tr>
<tr>
<td>Have all detector head covers been removed?</td>
<td>✕️</td>
<td></td>
</tr>
<tr>
<td>Have all fire alarm zones been checked, confirmed as operational and put online?</td>
<td>✕️</td>
<td></td>
</tr>
</tbody>
</table>

### B1 - Completion Sign Off
To be signed by the authorised Contractor on completion of ALL tasks. By signing, I confirm that notification has been given to the permit issuer for re-activation of the fire alarm system.

<table>
<thead>
<tr>
<th>Signed</th>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

On completion, this permit must be returned to the permit issuer.