

Reduced Occupancy and Shutdown: Impairment Management

Risk Engineering Services

CHUBB®



Vacant properties, or those that are sparsely or irregularly occupied, present unique challenges, particularly with regards to fire protection and security systems. When leaving a property unoccupied, reducing or shutting off heat to the building may appear sensible but could leave sprinkler pipes subject to freeze and at risk of bursting. Draining sprinkler systems leaves the building exposed to a potentially severe fire. A reduced security presence can result in an increased risk of intrusion or arson.

Protection systems of all kinds, when properly maintained and in service, are very effective in controlling fires or other incidents. Therefore, such systems should be left in service during periods of unoccupancy.

Where possible, maintenance, testing and servicing routines should continue as usual. Deviations from normal protocols should be agreed in advance with Chubb Risk Engineering Services.

Impairments

An impairment of any protection system or device occurs when that protection system, or one of its components is removed from service, either partly or entirely. This includes both planned or unplanned isolations of the system.

It is a condition of most fire insurance policies that protection systems are kept

operative and in good condition at all times. It is, therefore, also important that Chubb are notified in the event of a protective system being impaired for planned or emergency shutdowns.

Examples of systems that may be in-scope include fire sprinkler systems, fire alarm systems, gaseous fire extinguishing systems, fire water supplies or critical security systems.

During periods of limited or reduced activity, it may be appealing to undertake works or modifications that would otherwise prove difficult. However, when this involves protection systems, it is important that such works are properly planned to avoid complications and an extended impairment period.

Where possible, it is preferable to avoid starting work if there is the risk that the system may not be returned to service as planned, due to either a lack of trained personnel, specialist contractors or if the necessary parts or equipment are unavailable.

Here to help

Chubb risk engineers are available to discuss impairment conditions with you and may be able to suggest ways to minimise the risk to your business during the impairment.

It is preferable to avoid starting work if there is the risk that the system may not be returned to service as planned

Planned Impairments

- If possible, avoid all planned impairments where availability of trained personnel, specialist contractors and the necessary parts or equipment cannot be guaranteed to enable prompt completion of the works.
- Do not undertake a planned impairment that cannot be returned to service before the property becomes unattended.
- Where undertaking a planned impairment is unavoidable, plan it carefully to minimise the duration and extent of the impairment.

Unplanned Impairments

- Prior to the shutdown period, establish the level of call-out response that may be available from staff and specialist contractors.
- Ensure all protection systems in unattended areas have suitable means of warning and remote monitoring to ensure activation, alarms and faults and are promptly identified and responded to.
- Take emergency measures to limit the extent of impaired protection as much as possible.
- Consider partial reinstatement options.
-

When an impairment is unavoidable, follow these precautions:

- ✓ For planned impairments, permit only one impairment at a time.
- ✓ Cease hazardous operations in the area. This includes production hazards, the use of flammable liquids or gases, and hot work (cutting, welding etc.).
- ✓ Remove, wherever possible, combustible materials from the affected area.
- ✓ Inform the public and plant fire brigade, plant emergency team and all operations supervision in the affected area that the protection or detection system is impaired. Notify your alarm service if relevant.
- ✓ Check fire extinguishers and hose reels in the affected area are available and in good condition. If you have a private hydrant system and a fire team, connect hose to the hydrants ready for immediate use.
- ✓ Smoking (if permitted) should be banned in areas where fire protection is impaired.
- ✓ Take emergency measures to limit the extent of impaired protection as much as possible. Consider partial reinstatement options.
- ✓ Ensure that the impairment lasts for as short a time as possible. All materials, equipment and labour should be on hand, ready to complete the work quickly. It is preferable for the job be worked through until the system is restored. If it is necessary to leave the work, every effort should be made to restore as much of the system as possible.
- ✓ Whenever it is necessary to shut a valve on a sprinkler system a prominent tag should be displayed on the valve, which clearly states VALVE SHUT. A slave tag, or other work tracking system, should be displayed in the controlling office as a reminder that the fire protection system is impaired.
- ✓ Maintain continuous fire watch, security patrols or employee occupancy in the area(s) during the period of the impairment.
- ✓ After completion of the work, restore the protection system to service, complete a test on the system and inform Chubb.



Further Documents

- Impairment report form (UK-4214L)
- Prevent sprinklers freezing in winter

Contact us

Report Impairments for UK & Ireland to:
Impairmentreportsuk-i@Chubb.com

For more information about protecting your business, contact your local risk engineer or visit us at www.chubb.com

Chubb. Insured.SM

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662. UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>