

# Simply Risk Control (SRC) news



## Risk insights

### Services available

- ◆ Asbestos Management Survey
- ◆ Commercial Combined Survey
- ◆ Condition Survey
- ◆ Health & Safety (H&S) Mgmt
- ◆ Loss Adjusting
- ◆ Property Survey / audit
- ◆ Reinstatement Valuations
- ◆ Risk Improvement (RI) Tracking
- ◆ Specialist advice

### Surveying expertise

- ◆ All Property types, UK and ROI
- ◆ Casualty / Liability
- ◆ Commercial Combined
- ◆ Equestrian
- ◆ High Net Worth
- ◆ Hotels, Pubs & Clubs
- ◆ Property Owners
- ◆ SME Businesses
- ◆ Sport Centres & Clubs
- ◆ Waste Recycling

### Online

- ◆ **surveymaster™** is the software platform powering SRC's workflow and report output.

## *Grenfell tower tragedy*

The recent disaster has shocked us all. Our thoughts go out to all the families and people affected by such a catastrophic event.

In our last news edition, we focussed on the importance of Fire safety, highlighting the benefits of sprinklers, and retain the information for this edition. As the investigation unfolds we will learn more more about the effectiveness of sprinklers. "Across all premises-types sprinklers are 99% effective" (bafsa).

SRC specialists are on-hand to assist in this area. We highly recommend all **Fire Risk Assessments** are fully reviewed.

## *Sprinkler expertise*

SRC has the capability to assess sprinkler installations, types, maintenance, effectiveness etc. and access to experts at the **British Automatic Fire Sprinkler Association** (bafsa).

Insurers were the impetus for the development of automatic **sprinkler systems** c1800. Current systems originate from the USA when Henry Parmelee devised a system to protect his piano factory in 1874.

### *Did you know?*

- ◆ Minimum 1m clearance required from sprinkler head/s.
- ◆ Fire only takes 2mins to reach top of 10m high storage racking.
- ◆ Legislation is more about Life Safety not property protection.
- ◆ A change in use may increase risk, but are insurers informed?
- ◆ Does the insured know what their Tactical Plan is? Particular Waste Recyclers?



## Spotlight:

### Sprinkler facts

A 2016 London study of 163 incidents:

- ✦ 137 were extinguished by sprinklers;
- ✦ 5 did not contain the fire;
- ✦ 5 had water turned off;
- ✦ 5 had insufficient heat to activate system;
- ✦ 7 fires were in unprotected areas (ducting, ceiling voids); and 4 false alarms.

### Reinstatement Valuations

45% of properties surveyed are underinsured. As building costs increase year-on-year a simple reinstatement valuation benefits both insurers and the insured.

The most staggering statistic, only 21% of properties are correctly insured. Would an accurate reinstatement valuation improve your bottom line?

SRC offer a '**Reinstatement Valuation Check**' with a typical Property survey. The BSI is used as the benchmark. This service is proving invaluable for underwriters who want an up-to-date appraisal of rebuild costs, and to adjust premiums.

- ✦ Main system is either wet or dry, but is it adequate?
- ✦ Land ownership determines water hydrant responsibility.
- ✦ England requires new blocks of flats over 30m to have sprinklers. Student accommodation excluded.
- ✦ Scotland requires sprinklers for Care Homes, Sheltered Housing and blocks of flats over 18m high.
- ✦ Wales, sprinklers to be fitted in all new build Care Homes, flats etc. This is being challenged in court by home-builders.
- ✦ Hydrants no longer painted yellow. Sporting clubs exposure.

### Sporting Clubs exposure

With increasing club membership and more than half of sports clubs in the UK working with schools and non-member social events, pro-active management is required. SRC find the areas most neglected are: electrical; PAT testing; risk assessments along with the Health & Safety Policy; fire protection; and general housekeeping.

One of the most important assessments is the **Fire Risk Assessment**. The most common cause of fires are electrical faults closely followed by workmen not adhering to hot works protocols.

*Gorse fire damages  
Southwold Golf  
clubhouse and pro shop*



In the UK, every year there are nearly 30 people killed by contact with electricity. Alarming, near 80% of PAT Test Certificates are out-of-date, and 78% of **Electrical** condition reports are either out-of-date or unsatisfactory.

Too often the grease in the kitchen ducting catches on fire, causing serious damage and interruption. The **ducting** needs to be cleaned professionally - Deep Clean Extraction Cert.

Over half, nearly 60%, of clubs have not had an Asbestos Survey carried out.

Our Asbestos Specialist, Sanjay Mistry, has asbestos expertise in pre-refurbishment and pre-demolition management.