

Selected ways to better protect your properties

# Risk Management for Property Owners

Allianz Insurance plc | Commercial

**Allianz** 

# Contents

<b>Protecting and maintaining your properties</b>	<b>3</b>	<b>Planning new properties</b>	<b>16</b>
External storage and the arson risk	3	Designing buildings to resist fire	16
Smoking	4	Waste Materials and Waste Storage	18
Maintaining fire safety standards in tenanted buildings	5	Site security	18
Fire hazards and new tenants	7	Vacant buildings	20
Planned preventative maintenance	7	Coping with the weather	20
Vacant buildings	8	Vehicle damage to buildings and storage tanks	21
Controlling contractors	10	Designing your building for safety during maintenance and use	21
<b>Health, Safety &amp; Pollution</b>	<b>11</b>	<b>Partnership</b>	<b>23</b>
Inspecting plant and equipment	11	<b>Risk Director Technical Guides</b>	<b>24</b>
Planned preventative maintenance	12	<b>Further information</b>	<b>25</b>
Public areas	13	<b>Premises Check List</b>	<b>27</b>
Pollution	14		
<b>When accidents or damage occur</b>	<b>15</b>		
Accident recording and reporting	15		
Disaster Recovery and Business Continuity Plans	15		

## Important Information

Please note that this guide has been produced by Allianz to provide an overview on risk management for the property owners sector.

As will be appreciated, it is not and cannot be definitive. No assumption should be made that by implementing any of the risk improvements contained in this guide that an individual property owner will be compliant with its obligations at law. If a property owner is in any doubt as to what its obligations are then they should take independent advice.

No legal responsibility is accepted by Allianz for any error or omission or misleading statement contained in this guide.

# Introduction

This booklet is provided to give you risk management advice on best practice to help reduce and control risks in relation to the properties that you own.

It does not replace or supersede any risk improvements that we have made or may make.

We are also pleased to discuss your risk management requirements or concerns you may have. Please contact us via your insurance adviser.

We hope you will find this leaflet useful in helping to reduce the physical risks to both your properties and employees.

Allianz has over 100 years experience in giving risk management advice to its commercial customers.

Our surveyors and engineers visit thousands of different premises every year, so we would like to share with you, a selection of possible actions to consider, as part of your risk management strategy.

You will probably have put some measures into place to control the physical risks to your properties, those persons who visit them or are employed there.

In this leaflet we have included a selection of possible risk improvements for you to consider which, if appropriate to your business and properties, may help you take further steps in your journey towards establishing an even safer portfolio of properties.

We have grouped these action points under four main headings:-

- **Protecting and maintaining your properties**
- **Health, Safety and Pollution**
- **When accidents or damage occur**
- **Planning new properties**

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# Protecting and maintaining your properties

With careful design and the right choice of materials some of the risks present in a new property may be reduced however there are often problems which can arise once the premises are occupied.

You will also find useful advice under the "Planning New Properties" section of this leaflet and much of this is equally valid for existing properties and well worth considering in relation to existing portfolio.

This section includes guidance on the following:-

- External storage and the arson risk
- Smoking
- Maintaining fire safety standards in tenanted buildings
- Fire hazards and new tenants
- Planned preventative maintenance
- Vacant buildings
- Controlling contractors



## External storage and the arson risk

It is believed that at least half of all fires in commercial premises are caused by children, vandals or malicious persons. Waste bins, skips, pallets, crates and similar combustible goods left outside are particularly prone to ignition. If close to a building when lit a fire can quickly spread inside. Controlling how waste materials are stored in yards and open areas around your buildings may help to reduce the risk of fire.

- If there is space available the site should ideally be provided with a detached lockable enclosed non-combustible outbuilding or compound outside for waste bins or skips.
- Waste bin storage outbuildings or compounds should be located as far away from other buildings as possible, and ideally no closer than 10 metres.
- If no space is available for an external bin store but there is for an internal store ensure that this is of adequate size and is constructed as an enclosed fire resisting room with external doors following the Fire Protection Association Design Guide advice and in accordance with Building Regulations.
- Consider automatic fire detection as part of the building's fire alarm system in any waste or bin stores.

## External storage and the arson risk (continued)

- Consider protecting any internal waste stores or bin stands with a safe suitable proprietary automatic fire extinguishing system. Advice on typical products can be provided.
- Do not permit tenants to store goods, waste materials, wooden or plastic pallets and crates or similar goods in the yards, or service roads of your premises.



## Smoking

Smoking is now illegal in most buildings which are workplaces or to which the public have access. The regulations are extensive and vary between the countries of the U.K. There are offences for which you can be fined or prosecuted, and some of these relate to persons who control or manage premises. Make sure that you are familiar with the regulations which apply to the country that your premises are in.

Check that the necessary signs have been provided at all entrances, and elsewhere if required. Check regularly to make sure that signs have not been removed, damaged or defaced.

Ensure that any smoking shelters outside are sufficiently open sided that they are legal. Do not take into account covers, awnings, doors, windows or other things that can be closed when calculating the area of permanent ventilation openings provided.

If you are not sure then check with your local authority.

Avoid using combustible materials in smoking shelters (including their floors). Keep shelters at least 1.5 metres away from other buildings, 5 metres away if they have a combustible roof, and at least 10 metres out if they are mostly made from combustible materials.

Review your health and safety risk assessments, in particular for the fire safety and violence to and employees that you may have at the premises.

Before allowing any new signs, bins, smoking shelters, awnings etc outside ensure that the fire risk assessment for the premises is reviewed, so that it considers the proposals, and check with the local authority that, what is proposed, will be acceptable.

Train such employees so that they are aware of the law and what to do if confronted with persons who are smoking within the premises, particularly if they refuse to stop.

Keep signed records of the training provided.

Where the regulations permit the designation of a room as not “smoke-free” e.g. a certain guest bedroom in a hotel, make sure that ashtrays in that room are emptied daily into a suitable lidded metal container for removal from the premises, and not mixed in with other rubbish.



## Maintaining fire safety standards in tenanted buildings

Depending upon how your building is occupied, whether there is more than one tenant and if there are any common parts or residential areas, you may have a legal obligation to ensure that adequate fire safety standards are provided and maintained. It is important that you understand precisely what your obligations are in relation to each of the properties you own. In particular you need to understand the requirements of the Regulatory Reform (Fire Safety) Order 2005 in relation to premises in England & Wales, and the Fire (Scotland) Act and the Fire Safety (Scotland) Regulations 2006 for those in Scotland.

Please also see the “Planning New Properties” section of this leaflet, for further advice regarding structural fire protection, and automatic fire protection and detection systems.

### Fire Risk Assessment

- Ensure that a fire risk assessment has been completed, and recorded, by a competent person for any communal parts including the grounds of the buildings that you own. Remind commercial tenants of the need for them to complete their own fire risk assessment and liaise with you, and any other tenants in the same building, on its conclusions.
- Ensure that the fire risk assessment includes all relevant aspects including potential fire and explosion hazards, fire spread, relevant control measures along with the provision of fire fighting equipment, means of raising the alarm, equipment and alarm maintenance and testing, adequacy and lighting of escape routes as well as evacuation procedures for all persons within the building.
- Check that your fire risk assessment and fire precautions, cover not only the everyday things which may increase the fire risk, or help a fire to spread more rapidly, but also those which may occur only occasionally or are seasonal e.g. Christmas lights and decorations, etc.
- If there is more than one “responsible person” with fire safety responsibilities for one of your buildings make sure that you liaise with them regarding the significant points identified by the fire risk assessments, and the preventive and protective measures necessary to provide an appropriate level of fire safety in the building.

## Fire Risk Assessment (continued)

- Review your fire risk assessment regularly and particularly when significant changes arise or other circumstances which may make it out of date. Record the new assessment. Don't forget that changes you make within a building particularly installing or moving partition walls, ceilings or similar alterations can negate the protection provided by sprinkler and fire detection systems. Consider (in company with the relevant competent persons) this before making the changes and ensure that the systems are extended or altered, as necessary to maintain fire safety standards.
- Ensure that any additional precautions, that either the initial fire risk assessment, or any subsequent reassessment reveal to be needed, are implemented without delay.

## Fire Stopping

- Unprotected openings in internal walls, floors etc, e.g. where pipes, ducts, cables etc pass through, can allow smoke and fire to pass through negating any fire resistance the wall or floor might otherwise have. In buildings of more than one floor, typical areas, where such unprotected openings are often found are within vertical service shafts (e.g. where they meet floor and ceiling voids) and in ceiling voids above hallway fire doors.

A programme of inspection should be used to ensure that fire stopping is provided to all service penetrations and breaches in fire rated walls and/or floors, and that this is in place and remains effective in a way that maintains both the Integrity Rating and the Insulation Rating of the wall and/or floor.

- Where fire stopping is found to be required or in need of replacement, in accordance with Approved Document B (England and Wales) of Building Regulations or Technical Standards (Scotland) this can be best achieved by using third party certified Contractors and Products, ensuring that products are both fit for purpose and installed correctly. Such third party certification schemes need to be accredited by the United Kingdom Accreditation Service (UKAS). Examples of operators of such schemes are LPCB or FIRAS.

## Fire Safety in Common Areas

- Do not allow tenants to store goods or waste materials within hallways and stairways which form part of the designated fire escape routes. Make periodic visits to check for this and other fire hazards in communal areas and on escape routes.
- Do not allow fire exit doors to be blocked by goods inside or vehicles/goods outside nor fitted with locks or bolts which could prevent escape in the event of a fire.

## Heating

- Consider restricting the type of heating appliances and heating systems which are allowed in your buildings, particularly if they do not have a central system e.g. for residential parts consider prohibiting portable gas and portable oil or paraffin heating appliances. For commercial tenants consider prohibiting waste burning heaters, and LPG gas fuelled heaters (also LPG gas cylinders and liquid fuel stocks) in basement or underground areas.

## Fire Brigade Access

- Do not allow vehicle access routes which might need to be used by the fire brigade to be blocked.

## Fire Safety/Fire Protection Equipment Testing and Maintenance

- Ensure that all fire safety equipment (including any emergency lighting units, fire alarm or sprinkler systems), is the subject of service and inspection contracts supported by weekly visual checks and recorded weekly test for fire alarms and sprinkler systems. Ideally, for fire alarms, the contract should be with either a firm approved by the Loss Prevention Certification Board (LPCB) under their LPS1014 certification scheme, or a firm approved under the BAFE modular scheme SP203.

## Fire Safety in Residential Areas

- Encourage leasehold residential tenants to provide suitable fire safety equipment in their parts of the premises e.g. fire blanket in the kitchen, British Standard “kite marked” smoke detector(s) if none provided already, etc.
- For properties which include residential areas ensure that you understand the requirements of the Housing Act 2004, how the new Housing Health & Safety Rating system works and in particular what, for local authority licensing purposes, comprises a “House in Multiple Occupation” (HMO). Note: In Scotland the relevant legislation for HMO licensing is the Civic Government (Scotland) Act 1982 (Licensing of Houses in Multiple Occupation) Order 2000 (as amended in 2002 and 2003).



## Fire hazards and new tenants

When your new building is complete and let, you will often still have certain legal responsibilities relating to fire safety within the building. In particular, you will usually be responsible for fire safety and the fire protection measures provided in common areas such as halls and stairways and within other fire escape routes. Careful selection of potential tenants may help you avoid later nuisances.

### Selecting New Tenants

- Carefully select your tenants and avoid those whose trade may cause a nuisance or who may lower the appeal of the site to others e.g. due to large amounts of waste, dust, noise, or other similar nuisances.

## Planned preventative maintenance

Regular building inspections supported by planned preventative maintenance may reduce some of the incidents of damage and accidents which can arise. These can be anything from a simple trip over a broken paving slab to an outbreak of legionnaires disease from a neglected water system.

## Tenants responsibilities for maintenance

- Where tenants are responsible for a building's maintenance ensure they keep it in good repair at all times and do not merely defer repairs until near the end of their lease period.

## Owners responsibilities for maintenance

- Where you have responsibility for the maintenance and repair of part or all of a premises, and/or its equipment, ensure that this is supported by a comprehensive planned preventative maintenance system.
- Reduce the risk of fire and electrocution by ensuring that the electrical installations within the premises that you own, are regularly inspected and tested by a competent electrician in accordance with BS7671: Requirements for Electrical Installations and Building Regulations. The frequency with which this needs to be done will depend upon what the buildings are used for and the present condition of the installation.



## Maintenance and Inspection Records

- In case an accident or damage should arise, keep detailed records of inspections which have been completed, service checks made and repairs completed, particularly those which have to be carried out to meet statutory obligations.

## Roof, Gutter and Drain Inspections

- Have roofs, gutters and drains inspected, checked for defects, and cleaned at least annually. Where there are trees close by, it may be necessary to check the gutters more often. Before work commences ensure that you are aware, and comply with, the requirements of the new Work at Height Regulations (WAHR). Ensure that all necessary safety precautions for working at height are in place before the inspection and cleaning commences.

## Vacant buildings

The risk of damage from fire, vandalism and other causes is much greater for a vacant building, so the need for appropriate control measures to address this is vital. Comprehensive advice is contained in a Loss Prevention Code of Practice. If you would like a copy then please let us know. Ensure that you tell your insurance adviser as soon as you know that one of your buildings or even just part of one is to become vacant or disused. In conjunction with your insurance adviser make sure that you are aware of any insurance company requirements, or conditions with which you have to comply in relation to vacant or disused premises.

## Contents of vacant buildings

- Ensure that the building has been emptied of any combustible contents, particularly rubbish, waste materials, crates, pallets, flammable liquids, or other similar goods which might provide vandals with fuel for a fire.

## Services and Utilities

- Have water systems drained down. Other than where required for fire, security, safety, or environmental equipment and systems isolate, where possible, the public utilities which supply the building.



## Physical Security

- Ensure that the physical security to the building, and its grounds, is as strong as is necessary to defend against children or vandals either damaging or entering the building. For many buildings this may mean securely boarding over external doors and windows, or better still, protecting them with proprietary temporary metal screens of the type which can be hired for the purpose.
- Timber boarding, where used to protect doors and windows should be at least 15mm thick exterior grade plywood, screwed over at 150mm centres using clutch head type or screw heads burred over.
- Letter boxes should be sealed up and mail redirected, or, the inside of the letter box fitted with an enclosed steel box and emptied weekly.

## CCTV

- For larger sites where security guards have been provided, but no existing c.c.t.v. system is available to help them monitor the grounds, consider hiring a portable c.c.t.v. or movement detection system.

## Weekly Visits

- For unguarded buildings, which are in a safe condition, arrange for them to be visited at least weekly to ensure that the building, including all of its security measures, is intact and that any defects are identified and prompt repair arranged.

## Lone Workers

- As far as possible don't allow persons to visit vacant premises alone. As part of your health and safety risk assessments you should have considered the risks to "lone workers" and introduced control measures where this risk cannot be eliminated.

## Loss Prevention Council Code of Practice

- Consider the advice contained in the Loss Prevention Council (LPC) Code of Practice for the Protection of Unoccupied Buildings including the Management Checklist in Appendix A.



## Controlling contractors

Your properties may be at increased risk during periods when you have contractors working at them. You should ensure that you have in place suitable and sufficient safety rules to cover such periods. Don't forget that you may be held responsible for accidents involving contractors that you have appointed, so it is important to make sure that they are working safely.

### Rules for Contractors

- Ensure that you have “suitable and sufficient” safety rules and procedures to govern the appointment of contractors, the work they are to undertake, supported by risk assessments and any necessary control measures.
- Ensure that contractors sign for the receipt of their copy of your safety rules and procedures.

## Hot Work Permit System

- For work involving any application of heat or sparks, implement a written Hot Work Permit to Work System which clearly sets down a strict procedure to be followed, together with the necessary safety precautions to be taken. If you would like us to provide you with a small supply of our own permit form, please let your insurance adviser know.

## Impairments to Fire and Safety Systems

- If the work will involve any impairment to fire or other safety systems, make sure that all affected persons are aware of what is proposed; also tell your insurance adviser as quickly as possible.

Ensure you have a procedure in place to reinstate the systems when the work has been completed.

## Asbestos

- Ensure that any parts of the premises which might contain asbestos have been identified, and recorded before work commences. so that any necessary precautions can be taken before work commences.

## Insurance

- You should discuss with your insurance adviser what Insurances you should require contractors to have in place before they are allowed to start work.

# Health, Safety & Pollution

In addition to fire safety there are of course other safety issues relating to your properties and for which you will have legal obligations.

It is important that to ensure that you have identified and understand these in so far as they relate to each of the properties that you own.

This section includes guidance on the following:-

- Inspecting plant and equipment
- Planned preventative maintenance
- Public areas
- Pollution

## Inspecting plant and equipment

### Gas Appliances and Services

For residential parts of properties, for which you are the landlord and have provided gas equipment, ensure that you have made arrangements for the usual annual “landlords” gas safety check to be completed in accordance with the Gas Safety (Installation & Use) Regulations.

### Lifts and Lifting Equipment

- Make sure that all lifting equipment including passenger lifts, wheel chair lifts, escalators, window cleaners cradles or hoists and anchor points, elevating work platforms that you may use for maintenance and decorating etc, are regularly serviced, maintained as necessary and thoroughly examined by a competent person. The frequency with which examinations need to be made will depend upon the determination of the competent person and whether the equipment is covered by the Lifting Operations and Lifting Equipment Regulations (LOLER). The determination should also have regard to published HSE guidance.

### Pressure Vessels and Pressure Systems

- Ensure that (a) any pressure vessels and pressure systems for which you are responsible (e.g. boiler serving a pool or communal leisure area within a development) are covered by a written scheme of examination drawn up by a competent person, (b) such vessels and/or systems are periodically examined, by a competent person, in accordance with this written scheme. Note: The frequency with which examinations need to be made will depend upon the determination of the competent person and whether the equipment is covered by the Pressure Systems Safety Regulations and/or the Pressure Equipment Regulations.

## Pressure Vessels and Pressure Systems (continued)

- Check that the relevant fire extinguisher suppliers or maintenance companies have identified which fire extinguishers, if any, you are responsible for, and pressure vessels which (for regulatory compliance) need to be covered by a written scheme of examination and periodic pressure testing. These may include extinguishers which are at high pressure e.g. 25 bar or over (e.g. Carbon Dioxide type or similar), ones rated at or above 250 bl (bar litres) or heavy ones with a total mass of 23 kg or more. Keep a record of such examinations and testing as well as other routine inspections and services.

## Planned preventative maintenance

### Asbestos

- Ensure that you are aware of and comply with, where applicable to you (e.g. if you have some maintenance responsibilities for the building), the Control of Asbestos Regulations.  
Note: Asbestos related legislation has changed recently. Make sure that you are up-to-date with the changes.
- Ensure that any parts of the premises which might contain asbestos have been identified and recorded in a register so that any necessary precautions can be taken before work commences.

### Legionnaires Disease

- Ensure that health and safety risk assessments (with appropriate control measures) for the building have included the water systems (and air conditioning if any), specific consideration being given to the risk of legionellosis (including legionnaires disease) using relevant HSE guidance.

### Trees

- Make sure that any trees within the site, are covered by a regular (and at least annual) programme of tree inspection by a suitable and competent arboriculturalist, to ensure their safe condition.
- In conjunction with your arboriculturalist ensure that growth of any trees which are close to buildings including those owned by others are safely managed so as to minimise the risk of damage e.g. to drains and utilities or from subsidence due to root spread and water extraction from the ground etc.
- To reduce the risk of heave damage (the opposite of subsidence) consult your arboriculturalist and a building surveyor or structural engineer, before cutting down any trees which are close to buildings, particularly those where distance of the tree from the building is less than its height, or less than twice its height where the tree is growing in a line with others. Inform your insurance adviser of your plans and the advice received from the specialists. Check with the local authority that there isn't a tree preservation order before proceeding.

## Public areas

### Risk Assessments and Seasonal Changes

- For properties such as shopping centres, and similar public places make sure that your risk assessments, and associated control measures, have allowed for seasonal changes e.g. Christmas displays, temporary stands in mall areas, events which may draw large crowds, as well as routine matters such as wet floors areas.

### Emergency Action Plans

- For premises such as shopping centres, and similar public places it is important that suitable and sufficient emergency action plans and evacuation procedures have been prepared, adequate resources allocated to this issue, and training given to all appropriate persons. The type of events that this will be designed for will vary according to the nature of the site but should, at least, include events such as fire, explosion (or structural collapse), bomb threat or suspicious objects, gas leak, chemical leak or spillage, flood or other severe weather conditions etc.

### First Aid

- The Health and Safety (First-Aid) Regulations do not oblige employers to provide first aid for members of the public but the HSE strongly recommends that employers include the public and others on their premises when making their assessment of first aid needs. This will be particularly important for premises such as shopping centres and similar places where the public visit in large numbers.

## Gyms, Pools and Recreational Areas

- For properties which include recreational facilities such as swimming pools, gyms etc, which are provided for the use of residents, ensure that they are operated in accordance with relevant Health & Safety Executive publications/ guidance and that suitable and sufficient risk assessments have been completed for such areas, supported by all necessary control measures.



## Slips and Trips

- One of the commonest forms of accidents is the trip or slip. Broken paving slabs, potholes in poorly lit car parking areas, worn carpets, wet floors and other similar hazards can all lead to an accident. Ensure that your health and safety risk assessments consider the potential for slips, trips and falls in those areas for which you retain responsibility e.g. communal parts. The Health and Safety Executive free publication “Preventing slips, trips and falls at work” (INDG225) provides guidance and advice on this subject.

## Slips and Trips (continued)

- Make sure that your planned maintenance programme includes periodic checks for defects in communal areas which may present trip hazards e.g. pot holes in the car park, broken paving slabs etc.
- During the winter months ensure that a supply of suitable grit/sand is readily available on-site, at least, for use outside on icy footpaths.

## Lighting

- Ensure that the lighting provided outside the buildings is adequate to ensure that tenants, residents and visitors can move around safely during periods of darkness.

## Boundary Wall Stability

- Injuries and sometimes deaths, often of children, are occasionally caused by collapsing boundary advertising signs and hoardings and similar walls with inadequate foundations or lack of proper support. Make sure that such walls, signs hoardings etc are safe and maintained in good condition.



# Pollution

## Oil Storage Tanks

- Ensure that any oil storage tanks located on premises that you own in England fully meet the requirements of the Control of Pollution (Oil Storage)(England) Regulations, particularly as regards the need for suitable secondary containment, in case of leaks. In Scotland the comparable (new) regulation is The Water Environment (Oil Storage) (Scotland) Regulations 2006.

## Drainage Plans

- Keep accurate site drainage plans for your properties. Colour code surface water gullies and manhole covers (blue for surface water, red for foul).

## Hazardous Waste Disposal by Tenants

- For properties where communal waste bins are provided ensure that all commercial tenants are aware, by signs and/or circulars, that the bins or drains must not be used for the disposal of hazardous waste i.e. in England, Wales & N.I. as defined under the new Hazardous Waste Regulations (2005) under which tenants must register with the Environment Agency and arrange for separate licensed collection.

## Waste Skips

- Where you are providing or permitting waste skips, allow only enclosed types to reduce the risk of pollutants overflowing out of a rain filled open one.

# When accidents or damage occur

An old adage says “never waste an accident”. Apart from being unpleasant, costly and disruptive, every accident or damage incident, constitutes an opportunity to correct some problem. For this purpose a “near miss” is just as valuable as a serious injury or damage, in fact possibly even more valuable as these may, over a period of time, draw attention to a more serious or disabling accident waiting to happen.

For property damage it helps to be prepared. Consider incidents that may arise and how you would cope with them. Having plans in place to respond to and cope with the types of damage that can be anticipated will help you and your tenants recover.

## Accident Recording and Reporting

- Make sure that there are nominated persons for accident and incident reporting, and that these people are aware of the statutory requirements as regards, when necessary, accident reporting to the relevant enforcing authority.
- Ensure that insurers and your insurance adviser are notified of the accident, loss or damage.

- Complete an investigation of the accident, loss or damage at a suitable level when it is safe to do so and communicate findings.
- Where remedial measures are found to be necessary put into place a check that they have been introduced and are being used.



## Disaster Recovery and Business Continuity Plans

- Prepare a Disaster Recovery Plan (sometimes referred to as a Business Continuity Plan). If you would like a copy of an Allianz leaflet which gives further advice on this matter then please let us know.

# Planning new properties

Complying with Building Regulations is a necessary part of the work to construct a new property, however there are often problems which can arise once the premises are occupied.

There are a number of areas where, by careful design and the right choice of materials some of these risks may be reduced.

Although the advice below is mainly for new premises, many of the items are equally valid for existing properties. This section includes guidance on the following:

- Designing buildings to resist fire
- Automatic fire protection and detection systems
- Waste materials and waste storage
- Site security
- Vacant buildings
- Coping with the weather
- Vehicle damage to buildings and storage tanks
- Designing your buildings for safety during maintenance



## Designing buildings to resist fire

In relation to the risks presented by fire Building Regulations are only designed to address life safety needs. They do not consider property and asset protection issues nor the many fire hazards that the tenants themselves may create. These are both areas where there is scope for risk management to help you protect your properties.

- When planning a new building (or making alterations to an existing one) ensure that your architect takes into account the advice contained in the Fire Protection Association Design Guide: The Fire Protection of Buildings.

## Automatic fire protection and detection systems

Fire systems required under Building Regulations should be regarded as a minimum requirement to satisfy life safety needs in relation to the design of an empty building. Once a building is occupied there will often be a need for the owners and occupiers to increase the fire precautions and fire protections in order to reflect the actual fire risk. The fire systems included in a new unoccupied building should be regarded as the start of the fire risk assessment and protection process and not the end.

Fire alarms can be of different types. At their simplest they are activated manually by a person and provide an audible warning of fire within the building. Some have, in selected areas, smoke and/or heat detectors designed to set off the alarm automatically but still provide a warning sound only within the building; others are arranged to also send an alarm signal to a 24 hour manned alarm monitoring centre. Many premises have the fire detection equipment in place but, unlike their intruder alarms, lack the desirable connection to signalling equipment (such as BT Red CARE) which will alert the centre of a fire when the premises are unattended.

Selecting the right fire alarm and fire detection system for a building, and the way in which it is used, should be part of the fire risk assessment process for the premises – see the “Maintaining fire safety standards in tenanted buildings” above for further guidance.



## Sprinkler Systems

- Properly designed automatic sprinkler systems are an excellent way of protecting both property and lives. Sprinkler systems have to be designed for the way in which the building is occupied. So the design cannot properly be completed until it is known who each tenant will be and how they will use their space. The provision of a sprinkler system to LPC Rules (which incorporate BS 5306) by an LPCB approved firm should always be considered for new properties but in particular for larger buildings.
- If you would like advice on how a sprinkler system might be installed to enhance one of your properties then please let us know. We will be only too happy to have one of our specialist surveyors contact you to provide assistance.

## Other Automatic Fire Extinguishing Systems

- Some parts of a building may either because of the increased fire risk within them, or their importance to the property benefit from a specially designed automatic fire extinguishing system which uses a suitable media to protect it, e.g. the cooking and frying ranges of kitchen areas, telecommunications equipment rooms, combined heat and power plant areas, waste bin rooms etc. If you would like advice on how an automatic fire extinguishing system might be installed to enhance such an area, then please let us know. We will be only too happy to have one of our specialist surveyors contact you to provide assistance.

## Fire Alarm and Fire Detection Systems

- Fire alarm systems can be designed for life safety and/or property protection needs. BS 5839 provides designers with a number of choices as to how this may be achieved. Depending upon the design category chosen, the areas in which the alarm will be installed and the type of equipment provided will vary. Where possible the firm(s) used to design, install, commission and maintain the system should be either approved by the Loss Prevention Certification Board (LPCB) under their LPS1014 certification scheme, or be one(s) approved under the BAFE modular scheme SP203.
- When looking at schemes for new fire alarms consider systems which will not only meet the life safety needs, as identified by the fire risk assessment, but also the property and asset protection ones. For these also consider, where suitable, the inclusion of signalling of a constantly monitored type e.g. by Red Care GSM to an alarm monitoring centre. Check, before placing an order, that the centre is one acceptable to your local fire brigade.
- If you would like advice on how a fire detection system might be installed to enhance one of your properties then please let us know. We will be only too happy to have one of our specialist surveyors contact you to provide assistance.



## Waste Materials and Waste Storage

- Ensure that the design of your new development makes adequate provision for the safe, secure handling and storage of tenants' waste materials. See the "Protecting and Maintaining Your Properties" section of this leaflet for further advice.

## Site security

We have already highlighted above the significant risk of fire caused by children, vandals and malicious persons.

This is not the only risk from such intruders. There is of course also vandalism, theft, etc. Designing your new sites so that they incorporate good practical security measures, appropriate to the purpose and location, may help to reduce the risk of such crimes. If a building is not secure and suffers as a consequence, then unhappy tenants and a poor reputation for the site can affect your business. Don't forget that where a site will include features such as a pond, lake or watercourse, or similar, you will need to have a secure site to prevent children entering and coming to harm. If, at the design stage of a new development, you would like advice then please let us know.

## Police Advice

- When planning a new building or development seek advice from the local Police Architectural Liaison Officers (whose job is to help developers and architects incorporate crime prevention measures into their plans).

## Selecting Physical Security Products

- Where the building(s) will stand within their own grounds try and incorporate strong high perimeter walls or security fencing and automatic gates into the design, as well as a comprehensive scheme of security lighting.
- For any location where there is an enhanced risk of vandalism or burglary select external doors and security shutters which are Loss Prevention Certification Board (LPCB) approved.

## Access Control Systems and CCTV

- For daytime business hours purposes, an electronic access control system used in conjunction with entrance doors locks, and a video entryphone or c.c.t.v. system may reduce the chance of criminals or vandals entering your buildings and is worth considering. You should however make sure that the access control system incorporates the necessary fire safety features such as marked emergency “break glass” boxes inside protected doors and locks, which will fail in the open (unlocked) position in the event of a power failure.

## Vehicle access

All too often you can find that a property that you own has “unwelcome visitors” perhaps in the form of traveller caravans parked in the car park, vandals dumping and setting fire to stolen cars and / or fly tippers. Controlling the ease with which unauthorised vehicles can enter the grounds of your properties may reduce these risks.



## Car Parking Areas

- If your property has a car park into which any size or height of vehicle can easily enter then consider practical means by which you might safely restrict vehicle access to authorised vehicles only.
- For enclosed car parks without gates, consider whether you would be able to provide a gate or other type of vehicle barrier which could be closed and locked when the premises are unattended.
- If not already provided, consider whether you could provide a substantial metal “goal post” type barrier which would prevent vehicles above a certain height from entering. The top “cross bar” would need to be prominently marked and have the maximum safe vehicle height marked on it.
- Where the cross bar at the top of any height barrier can be opened e.g. to admit delivery vehicles ensure that any padlocks used to lock it are good quality e.g. to BS EN 12320 CEN Security Grade 4 (or higher).

## Vacant buildings

With any new development there may be periods, after completion of construction, when parts of the premises are unlet or unoccupied. There may be an increased risk of vandalism and arson during this time, which merits a temporary increase in security. For advice on protecting vacant buildings please see the action points under the “Protecting and Maintaining Your Buildings” section of this leaflet.

## Coping with the weather

As part of your research for a new development you will, no doubt, have looked into issues such as the flood risk for the site (so that you can avoid land on a flood plain), sub-soil quality, ground pollution issues etc. However when it comes to designing the building there are other choices to be made which can have an effect upon how well your new building may cope with extremes of weather.

### Roofs

- Avoid the use of roofs which incorporate multiple pitches draining into valley gutters between them or roofs which drain into gutters behind parapet walls. Such roofs are often unable to cope with torrential rain leading to water leaking into the building.
- Different roof styles and roofing materials have varying abilities to resist high winds. Choose a roof type which has a high wind resistance especially if the buildings will be in an exposed location.

- Have roofs, gutters and drains inspected, checked for defects, and cleaned at least annually. Where there are trees close by it may be necessary to check the gutters more often. Before work commences ensure that you are aware, and comply with, the requirements of the new Work at Height Regulations (WAHR). Ensure that all necessary safety precautions for working at height are in place before the inspection and cleaning commences.

### Drains

- Where possible avoid building designs which have sloping ground outside running down towards door openings, even if a drain or gully is to be placed outside it.
- Where internal access covers to drains or sewers are unavoidable use covers which are designed to resist the force from a flooded drain below.

### Central Heating

- For central heating systems check to see if they will incorporate a “frost-stat” designed to override the time clock in the event of very low temperatures. Make sure that water pipes and water tanks in unheated parts of the building are adequately insulated against the cold.

### Water Tanks and Cisterns

- Ensure that overflow pipes from water tanks and cisterns will discharge into a proper drain or to the open and not inside the building.



### Lightning Protection

- Consider the provision of structural lightning protection system designed, installed and maintained to BS6651 by a specialist lightning protection contractor.
- In addition to any lightning conductor, have alarm systems, CCTV and vital control equipment in building plant rooms protected by suitable power surge / transient over-voltage protection equipment.

## Vehicle damage to buildings and storage tanks

Vehicle movements in close proximity to buildings and equipment in yard areas often lead to damage unless adequate barriers are provided. Considering this at the design stage can reduce the number of damage incidents.

### Low Roofs

- Where the design of the building incorporates low overhanging roofs in areas where vehicles may manoeuvre, ensure that suitable prominent barriers are provided.

### Protective Barriers

- Protect vulnerable external walls (particularly glass or metal clad ones) alongside vehicle parking areas by suitable prominent barriers, supplementary decorative walls or other features such as large heavy planter pots, etc.
- Do not allow unprotected storage tanks, particularly of LPG Gas, oil, or other similar hazardous material to be located in areas where vehicles manoeuvre. These must be provided with suitable strong prominent protective barriers. For guidance on the need for oil tank secondary containment see the Health, Safety and Pollution section of this leaflet.

## Designing your building for safety during maintenance and use

Depending up the nature of your new buildings there may be parts of them for which you will have responsibility for some elements of their maintenance, after they are occupied. You should ensure that you have an awareness of your legal obligations not only as the property owner but in relation to the safety of your employees, employees of contractors you use to maintain the premises and other visitors. Don't forget that health and safety obligations now arise under many different regulations. By properly applying the health and safety principles of "prevention and protection" and the "hierarchy of risk control" to a new or refurbished building your designer may be able, by design, to eliminate or reduce some of the hazards which will usually arise in conjunction with property maintenance.

## Designing your building for safety during maintenance and use (continued)

This is already an obligation under the Construction (Design and Management) Regulations (as amended) (CDM) which apply to most construction projects. CDM imposes obligations upon various parties involved in the construction of a new building, including the client and the designer. See Health & Safety Executive Construction Information Sheet Nos. 39 & 41 on CDM Regulations - the role of the Client and Designer.

## Construction (Design and Management) Regulations

- For projects to which the CDM Regulations apply ensure that the Planning Supervisor is preparing the necessary safety file and that this is handed over to you when the work has been completed. The file should include information on key health and safety risks that have to be managed during future maintenance, repair or construction work, so that this can be made available to persons who may need it e.g. maintenance contractors.
- If any parts of the safety file are, for any reason, not to be kept at the relevant premises make sure that the file (at the premises) states where these are being kept.

## Passenger Lifts

- Choose passenger lifts which provide a telephone connection to an “out of hours” emergency response service i.e. in case of a person becoming stuck in the lift late at night or during the weekend.

## Cleaning and Maintenance Work at Height

- Having regard to the requirements of the Work at Height Regulations and particularly its hierarchy for managing and selecting equipment for work at height, consider how, when the building is complete, external glazing might be cleaned in the safest way or illuminated signs repaired etc. Consider also how roofs can be safely accessed for maintenance purposes and what fall protection systems might be needed for such work at height.
- Try and avoid locating light fittings, or other equipment which require regular servicing or replacement in positions where access is very difficult or unusually hazardous.

## Confined Spaces

- Try to avoid creating, in the building’s design, a situation where entry to a “confined space” as defined in The Confined Spaces Regulations 1997 would be necessary in connection with maintenance. The Health & Safety Executive have published an Approved Code of Practice which provides guidance on this matter.

## Powered Roller Shutter Doors

- The Health & Safety Executive have highlighted to property owners of buildings which have powered vertical roller shutter doors, a number of serious and fatal accidents to children riding on these doors. They have issued guidance as to how doors may be selected or altered to reduce this risk. If any of your properties will (or do) have doors of this type take note of the HSE guidance and implement its recommendations where possible.

## Legionnaires Disease

- Avoid the use of equipment which may increase the risk of legionellosis (including legionnaires disease). e.g. wet cooling towers as part of an air conditioning system. Careful planning is considered critical in this regard. This should have regard to Health & Safety Executive advice on measures that may reduce the risk of legionellosis. A range of control measures are usually needed where there is a risk of legionellosis, however an example of one of these is the provision of a high standard of insulation around (and over) cold water storage tanks, especially where these are located in warm spaces such as plant rooms or roof voids.

## Vehicle Entrance Barriers and Safety

- For covered vehicle entrances display a prominent maximum safe vehicle height sign.
- When selecting the types of gates or vehicle barriers that may be used, make sure (using the latest Health & Safety Executive guidance) that a suitable and sufficient health and safety risk assessment is completed for each type being considered, before making a final selection. This is particularly important for manually opened/closed pole type barriers, in connection with which there have been a number of injuries and some fatalities caused when unsecured vertical poles have crashed down onto cars or vehicles have been driven onto the end of a partly open horizontally swinging pole barrier.
- Ensure that gates and car park barriers are (a) provided with high visibility markings and suitable provisions to allow them to be secured, for safety purposes, when either open or closed; (b) properly maintained.

# Partnership

If you require more information or assistance, please contact your insurance adviser who can arrange for an Allianz surveyor to visit you to discuss your particular requirements. Allianz employs

specialist surveyors who can advise on all areas of protection for your properties and employees. This service is free of charge to Allianz policyholders, just one of the benefits of insuring your business with Allianz.

# RiskDirector Technical Guides

Prepared by Allianz risk management specialists, the technical guidance notes on our Risk Director website, [www.riskdirector.co.uk](http://www.riskdirector.co.uk), provide an overview of the criteria you need to consider and the actions you need to take when assessing a particular risk. The following are a selection of relevant topics, for which downloadable technical guidance notes are available on Risk Director:-

## Business Continuity

Business continuity planning – your questions answered.

## Environment

Oil spillage

Oil storage

Oil storage – legislation

## Health & Safety

Accident Investigation

Accident recording and reporting

Asbestos in buildings

Emergency procedures

Fire safety risk assessment

First aid at work

Health and safety of non-employees

Health and safety risk assessment

Legionellosis

Lone and mobile workers

Maintaining electrical equipment

Means of escape in the event of fire – general considerations

Pressure systems

Selection and control of contractors

Slips and trips

Smoking and “smoke-free” buildings

Smoking shelters

Work at height

Work permit systems

## Property

Asron

Emergency lighting in commercial premises

External security lighting

External storage at commercial premises

Fire alarm systems – minimising false alarms

Fire alarms for commercial buildings

Fire extinguishers in commercial buildings

Fire resisting timber doors

Fire safety for fuel oil storage tanks on commercial premises

Fixed electrical installations

High intensity discharge (HID) lighting

Hot work permit systems

Housekeeping in commercial buildings

Intruder alarms – reducing false alarms

Protecting your property from vehicle damage

Security fencing

Security glass

Sprinkler systems for fire protection

Thermographic inspection of electrical installations

Thinking about installing an intruder alarm

Thinking about installing a CCTV security system

Vacant buildings

Water damage

Why is fire stopping important in a building?

# Further Information

If having considered the advice contained in this leaflet there are aspects about which you are uncertain or would like further advice on then please ask your insurance advisor to contact us. You will also find below details of a number of internet web sites which we think you may find useful:-



## Business Continuity Planning

British Damage Management Association  
Continuity Central  
Preparing for emergencies  
UK Resilience

[www.bdma.org.uk](http://www.bdma.org.uk)  
[www.continuitycentral.com/uk.htm](http://www.continuitycentral.com/uk.htm)  
[www.preparingforemergencies.gov.uk](http://www.preparingforemergencies.gov.uk)  
[www.ukresilience.info](http://www.ukresilience.info)

## General Interest

Building Conservation  
“Landlord Zone“  
LetLink  
Natural England  
Outdoor Access Scotland

[www.buildingconservation.com](http://www.buildingconservation.com)  
[www.landlordzone.co.uk](http://www.landlordzone.co.uk)  
[www.letlink.co.uk](http://www.letlink.co.uk)  
[www.openaccess.gov.uk](http://www.openaccess.gov.uk)  
[www.outdooraccess-scotland.com](http://www.outdooraccess-scotland.com)

## Fire Safety

The Arson Prevention Bureau  
Association for Specialist Fire Protection  
B.A.F.E.  
Department for Communities & Local Government  
Door & Hardware Federation  
Electrical Contractors Association (ECA)  
Electricity Safety Council  
FIRAS  
Fire Protection Association  
Fire Industry Association  
Institution of Engineering and Technology  
Intumescent Fire Seals Association  
National Fire Sprinkler Network  
Loss Prevention Council Certification Board (LPCB)  
LPGas Association (LPGA)  
National Inspection Council for  
Electrical Installation Contracting (NICEIC)  
OFTEC (Oil Firing Technical Association)

[www.arsonpreventionbureau.org.uk](http://www.arsonpreventionbureau.org.uk)  
[www.asfp.org.uk](http://www.asfp.org.uk)  
[www.bafe.org.uk](http://www.bafe.org.uk)  
[www.communities.gov.uk](http://www.communities.gov.uk)  
[www.dhfonline.org.uk](http://www.dhfonline.org.uk)  
[www.eca.co.uk](http://www.eca.co.uk)  
[www.esc.org.uk](http://www.esc.org.uk)  
[www.warringtonfire.net](http://www.warringtonfire.net)  
[www.thefpa.co.uk](http://www.thefpa.co.uk)  
[www.fia.uk.com](http://www.fia.uk.com)  
[www.theiet.org](http://www.theiet.org)  
[www.ifsfa.org.uk](http://www.ifsfa.org.uk)  
[www.nfsn.co.uk](http://www.nfsn.co.uk)  
[www.brecertification.co.uk](http://www.brecertification.co.uk)  
[www.lpga.co.uk](http://www.lpga.co.uk)  
[www.niceic.org.uk](http://www.niceic.org.uk)  
[www.oftec.co.uk](http://www.oftec.co.uk)

# Further Information (continued)

## Fire Safety continued

Passive Fire Protection Federation	<a href="http://www.pfpf.org">www.pfpf.org</a>
Scottish Executive – Firelaw	<a href="http://www.infoscotland.com/firelaw">www.infoscotland.com/firelaw</a>
Timber Research and Development Association	<a href="http://www.trada.co.uk">www.trada.co.uk</a>

## Health & Safety

CORGI (Council for Registered Gas Installers)	<a href="http://www.trustcorgi.com">www.trustcorgi.com</a>
Construction Skills	<a href="http://www.cskills.org">www.cskills.org</a>
Environment Agency	<a href="http://www.environment-agency.gov.uk">www.environment-agency.gov.uk</a>
Health & Safety Executive	<a href="http://www.hse.gov.uk">www.hse.gov.uk</a>
LPGas Association (LPGA)	<a href="http://www.lpga.co.uk">www.lpga.co.uk</a>
National Individual Asbestos Certification Scheme (NIACS)	<a href="http://www.niacs.org.uk">www.niacs.org.uk</a>
Scottish Environmental Protection Agency	<a href="http://www.sepa.org.uk">www.sepa.org.uk</a>
Smoking Ban – Clearing the air - Scotland	<a href="http://www.clearingtheairscotland.com">www.clearingtheairscotland.com</a>
Smoking Ban – Smoke Free England	<a href="http://www.smokefreeengland.co.uk">www.smokefreeengland.co.uk</a>
Smoking Ban – Smoking Ban Wales	<a href="http://www.smokingbanwales.co.uk">www.smokingbanwales.co.uk</a>
Smoking Ban – Space to breathe for Northern Ireland	<a href="http://www.spacetobreathe.org.uk">www.spacetobreathe.org.uk</a>

## Security

Action Against Business Crime	<a href="http://www.businesscrime.org.uk">www.businesscrime.org.uk</a>
Association of British Insurers	<a href="http://www.abi.org.uk">www.abi.org.uk</a>
British Security Industry Association	<a href="http://www.bsia.co.uk">www.bsia.co.uk</a>
CCTV User Group	<a href="http://www.cctvusergroup.com">www.cctvusergroup.com</a>
Crime Reduction	<a href="http://www.crimereduction.gov.uk">www.crimereduction.gov.uk</a>
Door & Hardware Federation	<a href="http://www.dhfonline.org.uk">www.dhfonline.org.uk</a>
Master Locksmiths Association	<a href="http://www.locksmiths.co.uk">www.locksmiths.co.uk</a>
National Security Inspectorate (NSI)	<a href="http://www.nsi.org.uk">www.nsi.org.uk</a>
Scottish Business Crime Centre	<a href="http://www.sbcc.org.uk">www.sbcc.org.uk</a>
Security Industry Association	<a href="http://www.the-sia.org.uk">www.the-sia.org.uk</a>
Sold Secure Scheme	<a href="http://www.soldsecure.com">www.soldsecure.com</a>
SSAIB	<a href="http://www.ssaib.co.uk">www.ssaib.co.uk</a>

## Weather related risks

Association of British Insurers	<a href="http://www.abi.org.uk">www.abi.org.uk</a>
CIRIA	<a href="http://www.ciria.org">www.ciria.org</a>
Environment Agency	<a href="http://www.environment-agency.gov.uk">www.environment-agency.gov.uk</a>
Flood Protection Association	<a href="http://www.floodprotectionassociation.org">www.floodprotectionassociation.org</a>
National Flood Forum	<a href="http://www.floodforum.org.uk">www.floodforum.org.uk</a>
Scottish Environment Protection Agency	<a href="http://www.sepa.org.uk">www.sepa.org.uk</a>
The Met Office	<a href="http://www.metoffice.gov.uk">www.metoffice.gov.uk</a>

# Premises Check List

A copy of this guide, including the following check list, can be downloaded, in PDF format, from our Risk Director website [www.riskdirector.co.uk](http://www.riskdirector.co.uk).

Location	<input type="text"/>	
Date	<input type="text"/>	Next Review Date <input type="text"/>

## Fire Safety

General	Action Taken		
	Yes	No	N/A
Fire risk assessment completed for communal parts responsible for.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire risk assessments reviewed when significant changes arise or when out of date.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire risk assessment takes into account any significant seasonal changes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrangements made for liaison between all “responsible persons” in the building.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional fire precautions, where needed, implemented without delay.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inspection programme arranged to check fire stopping to service penetrations and breaches in fire rated walls and floors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire Stopping Contractors is third party certificated under an UKAS accredited scheme.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage within hallways/stairways or on fire escape routes not permitted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire exit doors not allowed to be blocked by goods inside or vehicles/goods outside.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire exit doors not fitted with locks or bolts which could prevent escape.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Types of heating appliances/heating systems used by tenants restricted &/or suitable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tenants prohibited from having LPG gas heaters in basement/underground areas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Site access routes, for possible fire brigade use, not allowed to be blocked.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Service and inspection contracts arranged for all fire safety equipment. (including emergency lighting, fire alarms, sprinkler systems etc).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Automatic fire protection and detection systems</b>			
Automatic Sprinkler System to LPC rules (by an LPCB approved firm) considered.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic fire extinguishing system considered for kitchen/cooking areas and other similar areas with an increased fire risk or which are of vital importance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Action Taken		
	Yes	No	N/A

Fire detection system (with remote monitoring by BT Red Care) to BS 5839 considered (using LPCB LPS 1014 or .BAFE SP203 scheme approved firm where possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Remote monitoring centre used for fire alarm is acceptable to local fire brigade.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### External storage and the arson risk

Waste bins stands are in a detached lockable non-combustible outbuilding or compound.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waste bin storage areas are located as far away from other buildings as possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Internal waste bins store are enclosed fire resisting rooms.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic fire detection considered for any internal waste/bin stores.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic fire extinguishing system considered for any internal waste/bin stores.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage of pallets, crates, waste materials etc, in yards, or service roads not be permitted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Site Security

Strong high perimeter walls or security fencing and automatic gates considered.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comprehensive scheme of security lighting considered.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LPCB approved doors/shutters considered where the risk of the vandalism or burglary is enhanced.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electronic access control system, video entryphone and/or c.c.t.v. considered.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Where possible, site entrances/car parks have a safe practical height restriction barrier.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enclosed car parks will have safe suitable lockable gates or barriers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Coping with the Weather

Effect of high winds when selecting new roofing materials and associated fixings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roofs, gutters and drains inspected and cleaned at least annually.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Central heating system incorporates a "frost-stat".	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water pipes and water tanks in unheated parts of the building are adequately insulated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overflow pipes from water tanks and cisterns discharge into a proper drain or the open.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lightning conductor considered (if not already fitted).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CCTV and vital equipment protected by power surge/transient over-voltage protection.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Preventing Vehicle Damage to Buildings and Storage Tanks

Suitable prominent barriers fitted to protect vulnerable low roofs from vehicle damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vulnerable external walls alongside parking areas have suitable prominent barriers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vulnerable LPG Gas, or oil tanks have suitable prominent barriers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Vacant Buildings

Combustible contents removed.			
Services (other than where for fire, security, safety, or environmental equipment) isolated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical security as strong as necessary to defend against children or vandals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Letter boxes sealed or enclosed steel box, fitted inside and cleared weekly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unguarded buildings, where safe are visited at least weekly to check secure and in order.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Visits to vacant buildings by persons on their own, not permitted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advice contained in the LPC Code of Practice considered.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Health, Safety and Pollution

### General

Building safety indicates where any relevant documents, kept elsewhere, are located.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe methods for any maintenance work involving work at height, determined.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passenger lifts have a telephone connection to an "out of hours" emergency service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### New tenants

Vetted for trades likely to expose people/premises to significant risks or nuisances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doors, gates and barriers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Covered vehicle entrances have a prominent maximum safe vehicle height sign.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gates and vehicle barriers checked for safety, using the latest HSE guidance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car park barriers have high visibility markings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Action Taken		
	Yes	No	N/A
Gates/car park barriers can be secured, for safety purposes, when either open or closed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
External powered shutter doors checked to reduce risk to children as per HSE guidance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Controlling contractors

Safety rules and procedures, governing work undertaken by contractors, in place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contractors sign for the receipt of their copy of your safety rules.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hot Work Permit System in place and used.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affected persons made aware of any impairments to fire or safety equipment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parts of the premises which might contain asbestos identified before work commences.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Inspecting plant and equipment (where responsible)

Gas equipment in residential parts inspected annually and safety certificate issued.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inspection programme for lifts/lifting equipment arranged for LOLER Regulations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pressure vessels - written scheme of examination prepared by a competent person.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Competent person examines pressure vessels, at prescribed intervals, as per scheme.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Other planned preventative maintenance

Tenants responsible for maintenance required to keep building in good repair, at all times.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recorded planned preventative maintenance system arranged where appropriate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical installations are regularly inspected and tested, by a competent electrician.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Control of Asbestos Regulations complied with, where responsible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Areas which might contain asbestos have been identified and recorded, in a register.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health and safety risk assessments include legionellosis/legionnaires disease.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trees are covered by a programme of tree inspection by a competent arboriculturalist.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tree growth, where close to buildings, managed by the arboriculturalist.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Public areas

Health & safety risk assessments take into account seasonal changes/large events.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency action plans and evacuation procedures prepared and training given.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First aid arrangements reflect a completed risk assessment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Action Taken  
Yes No N/A

Health & safety risk assessments (and control measures) include recreational areas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health & safety risk assessments (and control measures) include slips, trips and falls.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Planned maintenance programme includes periodic checks for trip hazards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boundary and similar walls are safe and maintained in good condition.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lighting outside the buildings is adequate for safety during periods of darkness.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supply of suitable grit/sand is readily available for use outside on icy footpaths, in winter months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Persons nominated to take responsibility for accident and incident reporting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurers and your insurance intermediary are notified of accidents, loss or damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accidents are investigated when it is safe to do so.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Post-accidents improvements are implemented and being used.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Pollution**

"No Smoking" policy operated within the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oil storage tanks meet current regulations for containment etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accurate site drainage plans kept.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gullies and manhole covers colour coded as per Environment Agency guidance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disposal of hazardous waste, by tenants, in communal waste bins or skips not permitted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waste skips where permitted are (only) enclosed types.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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