

Renovation Portfolio Construction Insurance – Fire Risk Management Requirements (Non-Standard Construction)

The way we approach the fire risk on a construction site varies primarily with reference to the values at risk and the construction of the properties concerned.

Combined sums insured < £1,000,000

In addition to the standard policy requirements (for example, the utilisation of a Hot Works Permit system where hot works are being undertaken) we will endorse our policies as follows:

- Where the structure is *timber framed or thatched* – Adherence to the UK TFA 16 Steps fire risk management guide
- Where the property is *thatched, and thatch replacement is occurring* as part of the project – adherence to the Dorset Model best practice guide for thatch replacement.

In both cases, a copy of each guide will be supplied with the quotation, and will be available in our broker portal.

Combined sums insured in excess of £1,000,000 where works sum insured is less than £2,500,000

In addition to the above, we may impose a 'Fire Risk Management Plan' (FRMP) subjectivity. This will be more likely the higher the combined sums insured get.

We are not prescriptive in terms of what a FRMP must look like, but we do require that we can be satisfied that the fire risk *on site* has been adequately identified, assessed and managed. A generic risk management framework which has not been specifically applied to the site will not be accepted.

Typically, we would expect to see reference to the following within the plan:

- FRM induction and training procedures
- Details of active fire prevention measures such as smoke detection and extinguishing equipment, and the presence of adequate water on site
- Details of passive fire prevention measures such as waste management, storage of flammable gasses and liquids, use of hot work permits, signage and training
- Perimeter security
- Liaison with and awareness of the local fire brigade
- Details of fire marshalls and reporting structure

We may also impose specific requirements around ensuring the presence of adequate water on site.

Where the Works sum insured is £2,500,000 or higher

In addition to the above, where the original contract spend exceeds £2,500,000, the employer and contractor are required by law to adhere to the *'Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation'* (JFC). This risk management framework represents best practice around the fire risk on site.

We will explicitly impose a requirement by endorsement that the JFC is adhered to. We may also require that a site-specific FRMP is produced, but not always. It will depend on the overall nature of the risk, including project set-up.

Detailed guidance around on-site fire risk management is available in our broker portal.