

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.