

guidance notes

PREVENTION OF ARSON AND MALICIOUS DAMAGE



Version 1

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These guidance notes are based on current legislation and we have tried to make them thorough and informative. If you require any further assistance, please contact the relevant organisations mentioned in the notes.

This advice is given in good faith and is based on our understanding of current law and practice. Neither Ecclesiastical Insurance Group plc, nor its subsidiaries accept any

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Ecclesiastical was founded over a century ago by churchmen, to provide insurance for the Church. Since then, we have grown to become one of the UK's leading insurers of charities, historic buildings, independent schools, and care homes.

About us

Owned by a charitable trust, Ecclesiastical occupies a niche of its own within the insurance industry. Apart from the funds needed to develop the business, our profits are distributed annually by our parent company Allchurches Trust in the form of grants. Over the last five years alone, these grants have amounted to more than £20 million.

The fact that we have been in business for much longer than many of our competitors has allowed us to build a store of knowledge that is invaluable when helping protect your interests. So, whichever of our insurance products you select, you will benefit from our philosophy of putting people first.



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Arson is a growing problem in the UK

...the crimes of arson, malicious damage and theft are regrettably increasing.



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CPS fire safety and security

Helping you to protect your premises and reduce risk of fire.



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Ecclesiastical Risk Services

Expert Risk Management advice from a name you can trust.

Note: Ecclesiastical provides these guidance notes without additional charge to Ecclesiastical policyholders.

Arson is a growing problem in the UK

The incidence of the crimes of arson, malicious damage and theft are regrettably increasing.



1.7 million deliberate fires over the past 10 years. Each week over 2,000 deliberate fires occur, causing up to 55 injuries and 2 deaths. The financial cost alone is some £40 million every week.

According to the Arson Prevention Bureau there have been 1.7 million deliberate fires over the past 10 years. Each week over 2,000 deliberate fires occur, causing up to 55 injuries and 2 deaths. The financial cost alone is some £40 million every week.

It is worth remembering that unlike an accidental fire it is the arsonist's deliberate intention to set fire to the building and to cause damage. They will be looking at ways to maximise the damage. This may include the use of an accelerant such as petrol, or starting fires in more than one place.

What types of property are at risk?

All types of property are at risk, including factories, houses, shops, schools and churches. 45% of serious fires in commercial premises, including the voluntary sector, are the result of arson. 80% of these organisations never fully recover after these fires. As the recession bites the number of unoccupied premises is on the increase and these properties are particularly at risk.

When and why do arson attacks take place?

Arson can occur at all times of the day or night, although the majority of attacks take place between 7pm and 7am. Around 40% of deliberately started fires are caused by juveniles. Some are caused by youngsters playing with matches or lighters out of curiosity. Regrettably they do not understand the destructive power of fire. Others may set fires

for a variety of reasons including boredom, lack of other entertainment, malice, peer pressure, emotional crises or problems at school.

So what can you do?

Arson is basically a security problem.

By improving the security of your property you can substantially reduce the risk of becoming a victim of arson. Many of these improvements need not cost a significant amount of money.

Fire risk assessment

The first step is to undertake a fire risk assessment. All employers, property owners and occupiers of non-domestic properties must undertake fire risk assessments to comply with the Regulatory Reform (Fire Safety) Order 2005. As part of this risk assessment you should identify ways in which an intruder, thieves or vandals could start fires, what the effect would be and how to prevent or reduce the risk. This assessment will need to:

- Consider the area within which the property is located - is vandalism a problem?
- Are there any vulnerable areas around the building - e.g. areas out of sight?
- What fire hazards are present - waste material, inflammable liquids, etc?
- Is it possible to eliminate, reduce or control these risks - e.g. arrange for rubbish to be collected more regularly or use different chemicals?

- Who could be responsible for starting a fire - children, intruders, former members of staff, visitors, etc?
- Is the existing physical security adequate - consider not just locks, bars, etc but also whether doors and windows are physically strong enough
- If intruder alarms are installed do they cover all areas and are they regularly maintained?
- What fire safety measures are in place - automatic fire detection systems, compartmentation of buildings, etc?

Ecclesiastical are happy to offer advice to our policy holders. Your local fire brigade's prevention officer and police crime reduction officer will also be able to give you advice.

Layers of security protection

Adopt a layered approach to security, introducing appropriate security measures at the property. If your security is to a good standard each layer of protection will make it more difficult for the potential arsonist, thief or vandal. No precautions are foolproof, but by working through the list below you can substantially reduce the risks.

The boundary and grounds

Premises need to have clearly defined boundaries. These may be provided by a combination of walls, gates, fences or hedges. These need to be strong enough and high enough (2.4 metres) to keep intruders out. Avoid using opaque fencing, once scaled this may provide a screen to hide criminal activity.

Gates should be kept locked at night. This makes access to the site more difficult and restricts entry by vehicles. Many arson attacks are undertaken in an attempt to cover up other criminal activity, such as thefts.

Vegetation within the perimeter should be controlled to ensure this does not provide places for intruders to hide. Keeping shrubbery below 1 metre in height is a good idea. Before any works are undertaken on trees, it is important to check that they are not covered by a tree preservation order. Any cuttings from vegetation should be removed from the site as soon as possible as these could be used as fuel for a fire.

Stored material in the grounds should not be stacked against walls or fences to prevent it being set alight from outside the boundary.

Outbuildings

Any sheds and other outbuildings within the boundary need to be securely locked. Some outbuildings can be inherently weak due to their construction, e.g. timber walls. Also these buildings frequently contain items that can be extremely helpful to a potential arsonist, thief or vandal. For example ladders to gain access to roofs, petrol in a motor mower that can be used as fuel for a fire. Ladders should be secured using good quality chains and padlocks to prevent illicit use. If the building is not strong enough then more valuable items or those that could be helpful to an arsonist or thief should be stored elsewhere.

Access to roofs

You should try to prevent access to roofs. Consider the use of anti-climb paint on drain pipes. This should not be applied below a height of 2 metres and warning signs need to be displayed. Ladders should be securely chained up to prevent their use. Other means of access to roofs include wheelie bins and water butts and these should be kept away from the building whenever possible.



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External lighting

By providing external lighting in the grounds this can deter potential intruders, especially where the premises are overlooked from other nearby property. This is particularly important in vulnerable areas. Lighting needs to be installed as high as possible and where the lighting itself may be vulnerable to attack it needs to be adequately protected against physical damage. Armoured cable should be used if malicious damage is a risk. Simple time switches can be used, or alternatively use lighting fitted with passive infra red detectors which detect body heat to reveal intruders.

Physical security

All external doors and windows need to be in a good state of repair and locked when not in use. Good quality locks should be fitted and these should be periodically checked to ensure they function correctly. Whenever possible locks should be fitted that comply with BS 3621. Particularly vulnerable windows and doors, such as those that are hidden from view should be fitted with bars and shutters to give an additional layer of cover preferably internally. Alternatively wire grills or polycarbonate sheets could be used. Internal doors should be closed at night as they may help to contain a fire. Fire doors should be closed at all times and not propped open unless automatic closers are fitted.

Gaps under doors should be as small as possible to prevent any accelerants being passed underneath. Letter boxes should have metal containers fitted on the inside.

Key security and locking up procedure

Keys should never be hidden around the buildings and the number of duplicates kept to an absolute minimum. A key register should be held listing all key holders. Rules should be given to key holders to confirm that they must not copy keys without getting permission.

You should ensure you have a set locking up procedure at the end of each day, which

includes checking that there is no-one concealed in the building, ensuring external doors and windows are secured and that the alarm is set.

Intruder alarms

In the event that the physical security measures are breached, an intruder alarm provides further protection. All external doors should be contacted and space protection used to protect vulnerable target areas. Automatic alarm signalling to an alarm receiving centre to BS 5979 is preferable. Sequential confirmation should also be included. Audible only signalling may be acceptable in areas where reasonable levels of surveillance can be expected, however this will be dependent upon the type of risk presented by the property. Alarms should be installed and maintained by an NSI or SSAIB approved company. To find details of approved companies in your area please visit www.nsi.org.uk and www.ssaib.org

CCTV

CCTV can also provide protection for buildings against malicious damage, arson or theft attacks. A wide variety of equipment is available. Cameras can be highly visible or their presence can be concealed. The more visible the camera is, the higher its deterrent value. Systems remotely monitored by security personnel will promote intervention before any serious damage or loss occurs, and some systems even allow security personnel to verbally challenge intruders which can be highly effective. Recorded systems will only allow you to review what happened after the event has taken place.

Secure areas

Certain items may need to be stored in secure areas and enhanced physical protection may be needed. This is to prevent them being used as fuel for a fire. Examples may be flammable liquids, stocks of paper and card.



You should encourage neighbours in nearby properties to be vigilant too and report anything suspicious to you or the local police.



Early detection and warning of fire is vital if damage is to be limited. The installation of an automatic fire detection system should be considered.

Surveillance

Staff and volunteers need to be vigilant at all times. Procedures should be in place regarding supervision of visitors on the premises. Where appropriate security staff should be employed. Only companies accredited under a UKAS accreditation scheme should be used. You should encourage neighbours in nearby properties to be vigilant too and report anything suspicious to you or the local police. This may be best arranged as part of a Business Watch scheme.

Appoint a security manager

It is important that one person is made responsible for security. They can delegate responsibility for certain aspects to others, but they need to retain overall control.

Other factors

Entry points

Access onto premises should be controlled with visitors expected to sign in. The fewer doors available will restrict the possibility of illicit entry.

Valuables storage

Valuable items should be stored out of sight, reducing the potential for opportunist thefts by passers-by, who may then attempt to cover their tracks by starting a fire.

Fire extinguishers

Suitable fire extinguishers and/or hose reels should be installed and regularly maintained in the premises to enable small fires to be put out during business hours. Staff and volunteers should be trained how to use different types of extinguishers. It should be stressed that whenever attempts are made to extinguish fires, considerable care needs to be taken and people must not put themselves at risk. If the situation is considered dangerous the building must be evacuated and the fire and rescue services called.

Fire alarms

Early detection and warning of fire is vital if damage is to be limited. The installation of an automatic fire detection system should be considered. Professional advice should be sought and Ecclesiastical consulted before embarking on this choice. Any fire alarm should comply with BS 5839: Part 1 and preferably provide Type P1/L1 protection. It should also include remote signalling to an alarm monitoring station conforming to BS 5979. The system should be designed, installed, commissioned and maintained by an LPS1014 Certificated Fire Detection and Alarm System firm or an installer accredited under the British Approvals for Fire Equipment (BAFE) adopted SP203 scheme.

Sprinklers

A full cost benefit analysis should be undertaken on the installation of sprinkler systems for all new buildings or major upgrades to existing facilities. If they are installed they must be designed, installed, commissioned and maintained to the latest European and British Standards BS EN 12845 and BS 9251:2005.

Housekeeping

It is important to keep premises as tidy as possible. Where rubbish is allowed to build up either inside or outside the building, this can be a source of fuel for a potential arsonist. External wheelie bins are often set alight. Where possible the lids to these should be locked shut and they should be stored away from the building, preferably in their own locked compartment. Any external litter bins such as in a school playground should be emptied several times each day.

Use of scaffolding during building works

If scaffolding is erected at the premises, this provides a potential access point onto the roof of the building. As a result special care needs to be taken and the following additional security measures put in place:

- Try to only erect it where it is needed for a particular phase of work
- Corrugated iron sheeting or solid timber boarding should be bolted to the base of the scaffold to a height of 3.5 metres to deter climbers
- Remove ladders to a secure place at the end of each day
- Erect "Heras" fence panels around the site at a height of at least 2 metres
- Advise the local police
- Ask local people to keep an eye on the property
- Consider the use of security patrols or manned guarding undertaken by National Security Inspectorate (NSI) approved and licensed security personnel. For details of NSI approved companies in your area please visit www.nsi.org.uk
- Alternatively the scaffolding should be protected by an intruder alarm. Automatic alarm signalling to an alarm receiving centre should be included. Alarms should be installed and maintained by an NSI or SSAIB approved company. To find details of approved companies in your area please visit www.nsi.org.uk and www.ssaib.org

Additional protections needed for unoccupied buildings

The protections listed above are equally relevant for unoccupied buildings. However, unoccupied buildings do have other considerations that need to be taken into account. Unoccupied buildings are especially vulnerable to arson, malicious damage and theft. There are numerous reasons why they are attacked in this way. They are easy targets, can be used for many different purposes, such as by squatters,

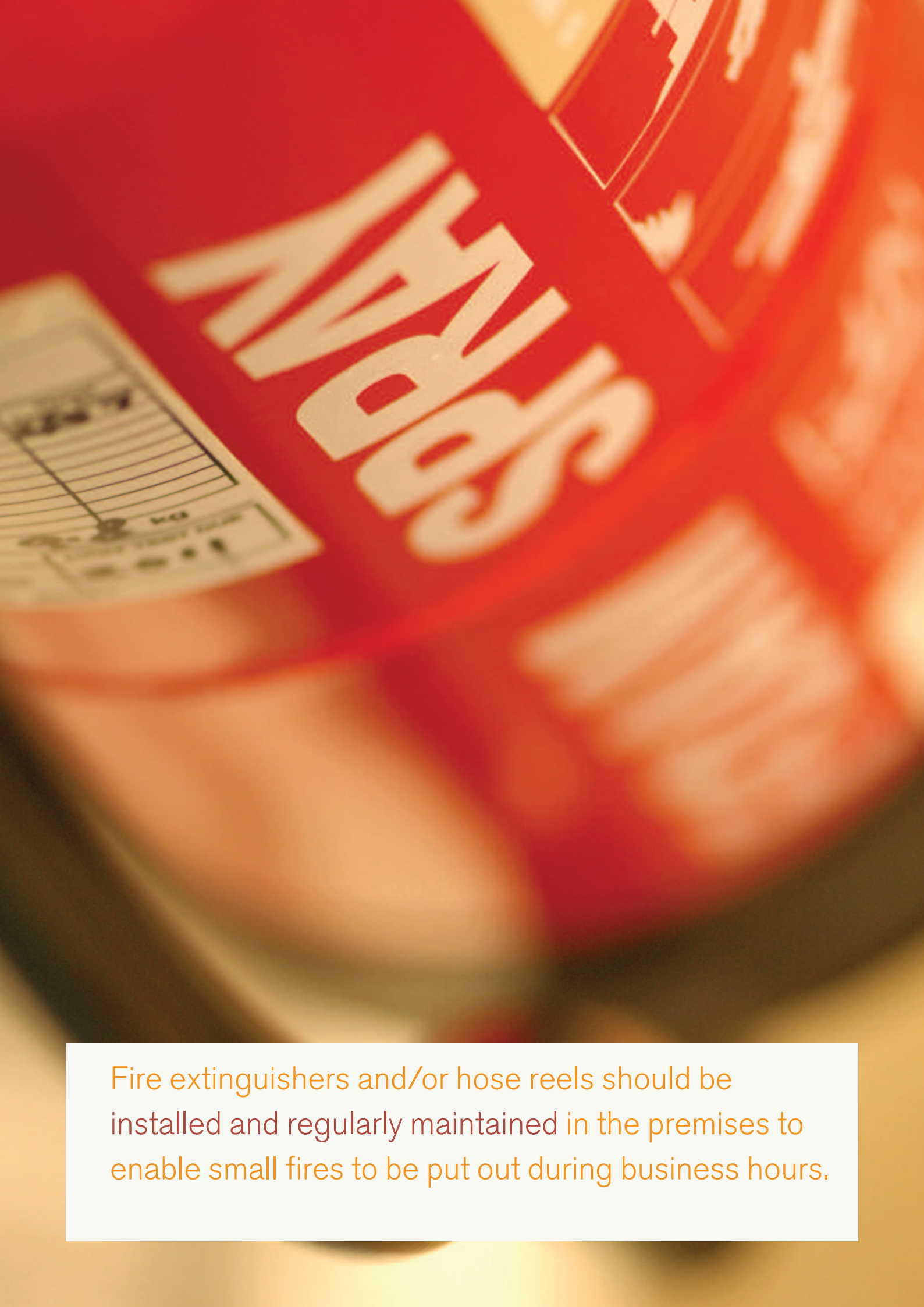
for rave gatherings, for illegal purposes such as use for growing drugs, or by terrorists.

Unoccupied buildings checklist

- Possibly the most important action you can take is to ensure all existing security measures remain fully effective.
- Ensure the boundary remains secure with no gaps and that gates are securely locked to prevent access by vehicles.
- Doors and windows must be securely locked. At some properties it may be necessary to board up or even brick up windows and doors - this should only be done as a last resort as boarding up draws attention to the fact the building is unoccupied. For heritage buildings it is unlikely you will be given permission to board up the premises. Ecclesiastical will advise you on what we require.
- You must tell the Fire and Rescue Service and the Police if your building becomes unoccupied. For remote properties bear in mind there will be a delay in them attending the premises.
- If the premises have intruder alarms, fire alarms, sprinkler systems, CCTV systems these must remain fully operational. If not then switch the electrics off at the mains. You may need to consider a temporary fire or intruder alarm during the unoccupancy.
- Turn the gas off at the mains.
- In the colder months of the year it is advisable to drain down the water system to prevent pipes freezing. Alternatively, continue to heat the buildings to a minimum temperature of 4-5 degrees Celsius.



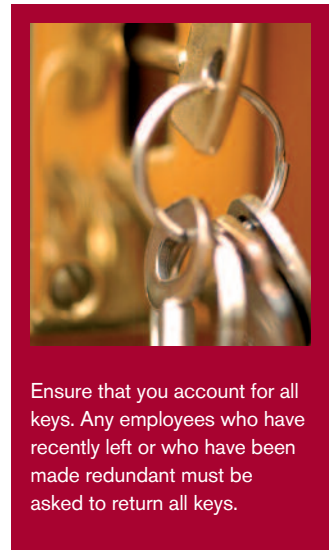
Remove ladders to a secure place at the end of each day.

A close-up, blurred photograph of a red fire extinguisher. The extinguisher is the central focus, with its red body and white label visible. The label has some text and a diagram, but it is out of focus. The background is a warm, orange-red glow, suggesting a fire or a bright light source. The overall image has a soft, bokeh effect.

Fire extinguishers and/or hose reels should be installed and regularly maintained in the premises to enable small fires to be put out during business hours.

- It is important to make the property look occupied. Simple measures such as keeping the grounds neat and tidy, cutting grass regularly are most important. Keep surveillance levels as high as possible by cutting back vegetation. With a shop premises for example it is best to leave something in the shop window to give the impression of occupancy. However, don't leave valuable items on show. Blinds can be closed to reduce the amount that people can see in the building.
- It is most important to visit the property on a regular basis (at least weekly and dependent upon the location or type of buildings we may require more frequent visits).
- Keep the property well maintained to avoid attracting the attention of passers-by. Bear in mind that you owe a duty of care to visitors including trespassers under the Occupiers Liability Act.
- It is advisable to remove valuable items, especially contents. However with heritage properties it is inadvisable to remove architectural features, except as a last resort. Guard dogs are not advisable in heritage properties.
- In the event of minor damage such as graffiti or malicious damage occurring, carry out repairs as quickly as possible. If minor damage is allowed to remain, more serious consequences may follow. Major fires often follow initial minor fires and malicious acts.
- Remove all combustible waste both inside and outside the building.
- Redirect mail and seal letter boxes.
- External lighting is beneficial where there is a reasonable level of surveillance. Internal lights on a time switch can suggest the premises remain occupied.
- You may need to consider security patrols or on site manned guarding. It must be stressed that under the terms of the Guard Dogs Act 1975 it is no longer permitted to allow dogs to roam without a handler present.
- Where it is felt that there is a high probability of damage if the premises are left unoccupied, manned guarding may be required. In accordance with the Private Security Industry Act only SIA licensed professional security guards should be used.
- There are a number of companies specialising in the protection of unoccupied properties. The services they provide include the fitting of demountable security screens to doors and windows, temporary fire and intruder alarms, building custodians and site monitoring and management.
- Short term lets are not ideal as the tenant tends to take less care of the property, but with regular visits by the owners this can be practical.
- Finally it is important to ensure that you account for all keys. Any employees who have recently left or who have been made redundant must be asked to return all keys. Codes to the alarm system should also be changed so that they are only known to persons with responsibility for the premises whilst they are vacant.

Further specific fire, security and health and safety advice is available to Ecclesiastical customers from our team of expert surveyors. To arrange a visit contact Ecclesiastical or your insurance broker.



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The Churches Purchasing Scheme fire safety and security

Helping you to protect your premises and reduce risk of fire.



CPS can provide SmartWater, anti-climb paint, smoke alarms, fire extinguishers, door guards, security cupboards, safes, etc...

The Churches Purchasing Scheme (CPS), a wholly owned subsidiary of Ecclesiastical have a range of products that can help you reduce the risk of Arson and Malicious damage and theft. They can provide:

SmartWater

SmartWater is a forensic property marker that can be used on valuable and/or easily removable items. No two SmartWater systems have the same forensic code, meaning marked items can be irrefutably traced back to the property (once registered with SmartWater), and criminals coming into contact with SmartWater can be linked with the crime scene. The solution is invisible under normal light, but glows brightly under UV light making it easily identifiable by the police.

Anti-climb paint

This paint solution is easy to apply and provides a slippery solution making it difficult for intruders to climb fences, gates and tops of walls. It also contains a semi-permanent identifying agent which is difficult to remove from skin and almost impossible to remove from clothing. Anti-climb paint must not be applied below a height of 2 metres from the ground.

Smoke alarms, fire extinguishers and door guards

CPS offer a range of fire safety equipment. They can also offer a discounted fire safety package which provides annual servicing and maintenance on fire extinguishers.

Security

CPS have a wide range of security cupboards and safes - helping you to protect documents and valuables from fire and theft?

Visit www.cpsonline.co.uk for more information or call **01452 383080**.

Ecclesiastical Risk Services

Expert Risk Management advice from a name you can trust.

At Ecclesiastical, we've always known there's more to insurance than just paying claims. That's why we help our customers identify risks through our expert surveyor and risk management team. To build on our commitment to help customers manage risk, we have established Ecclesiastical Risk Services Limited - a fully independent risk management company, offering a consultancy service to help organisations identify, manage and minimise risk.

Fire starts when your attention stops

Facing up to your responsibilities

All those responsible for an organisation where five or more persons are employed, or where visitors and members of the public are on site in numbers exceeding five, are required to have a fire risk assessment carried out.

The liability for completing the assessment rests with the responsible person. The responsible person is defined as: the employer (for a workplace under the employer's control); a person who has control of a premises in connection with them carrying out any trade, business or other undertaking (for profit or not); or the owner.

Act now to safeguard you, your workers and your organisation.

A professional service

The legislation allows you to appoint a competent person to assist your organisation in managing its fire safety risks. Our consultants can take on the role of your competent person and can produce practical assessments to help you ensure compliance.

About our service

Ecclesiastical Risk Services' consultants will assess the wide range of fire risk factors that your organisation is exposed to including:

- sources of ignition
- sources of fuel
- arrangements for safe evacuation
- suitability of detection and warning systems
- risk to workers and members of the public
- adequacy of fire fighting equipment
- signage
- threat of arson



Simply failing to comply with legislation could result in a fine of up to £20,000 or 12 months imprisonment

On completion of a detailed site survey we will provide you with a comprehensive yet easy to understand report on the organisation's existing fire safety arrangements. The report will also include recommendations on the actions that need to be implemented to both comply with the current safety law and improve fire safety management.

Carrying out a fire risk assessment is of real benefit to your business. By taking a few simple steps to reduce fire risks you can prevent major losses and disruption. This makes a fire assessment a sensible investment as well as a legal requirement.

Contact us

To find out more about how we can help with your fire safety needs, or to get a quotation:

call 0845 602 4065
email ers.ltd@ecclesiastical.com
or visit www.ecclesiastical.com/ers

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For further information on any of our products, please speak to your usual insurance adviser. You can call us on

0845 777 3322

Monday - Friday 8am - 6pm. We may monitor or record calls to improve our service

You can email us at
information@ecclesiastical.com

Or visit us at
www.ecclesiastical.com



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