

Modular Construction on Educational Sites

The use of temporary modular buildings at educational sites to provide long term accommodation is not ideal from an insurance perspective.

Where permanent style modular buildings are being utilised it is very difficult to give a one size fits all brief on what is or is not acceptable from an insurance perspective. The specific risk factors at a site will contribute to the position. The basic risk factors that are considered are:

Existing buildings

- Proximity to – a minimum separation distance of 10 metres from existing buildings is preferred. Where this has been achieved and other minimums referred to below have been met there is no need to refer to AIG unless the project is over £1m in value.
- Construction of – Particular care should be taken where the existing school buildings are of a consortia (CLASP, SCOLA, Vic Hallam etc) or non-standard or brick and timber construction.
- Rebuild value of – where the adjacent buildings are of a high value the risk is increased. Any modular being proposed on a secondary school site should be referred to AIG for consultation.
- Any higher risk areas close-by (i.e. boiler room etc.) – a minimum 10 meters clear free space **MUST** be maintained between the modular construction and any high risk areas.
- Linking to existing buildings is not preferred – if this is the case then a fire roller shutter linked to the fire alarm **MUST** be provided to give at least 2 hours fire protection. In some cases two one hour fire shutters will be the preferred option.

The construction of the modular

- As far as practically possible the structure should contain non-combustible materials. These **MUST** be LPCB approved and fire rated.
- Combustible timber materials **MUST** be avoided. This is to include materials used in framing and the envelope, including ETPs (engineered timber products).
- Sedum or natural roofs which increase the fire load **MUST NOT** be used.
- Expanded foam insulation materials, such as expanded polystyrene and polyurethane insulation materials **MUST NOT** be used (even if “approved”).



Modular Size

Modular buildings are not expected to exceed 2 classrooms (or equivalent) in size unless there is a specific temporary need (i.e. following a fire on site or whilst a more permanent structure is being erected). If the size of the project trigger is over 3 classrooms the need for sprinklers may be required by AIG and hence the modular construction method would unlikely be considered appropriate.

Occupation of the proposed structure

The intended use of the structure should not increase the fire risk, for example – provision of kitchens, canteens, laboratories, and workshops etc. – **MUST NOT** be provided in these areas.

Connection with the existing buildings

A direct connection should be avoided or referral made to AIG risk engineer for consultation (see comments above).

Fire Detection

All modular projects **MUST** be fitted with fire detection (smoke or heat) which is linked to the main school's fire detection system which **MUST** be linked to a system which signals off site using BT RedCare signalling equipment or similar. The system **MUST** be installed by an NSI approved installer.

Intruder Alarm Protection

All modular projects **MUST** be intruder alarm protected, also linked to the existing school system using BT RedCare signalling equipment or similar. The system **MUST** be installed by an NSI approved installer.

Underfloor voids created by pier foundations

MUST be avoided. Where the modular is an acceptable distance from the school buildings and a void cannot be avoided it **MUST** be secured against unauthorised access and windblown debris. A lattice type structure will **NOT** be acceptable. The material used to secure the void must be robust, non-combustible and installed in a manner which will make removal difficult.

Sprinkler Policy

There is a sprinkler policy for new buildings. If the size of the project trigger is over 3 classrooms the need for sprinklers maybe required by AIG and hence the modular construction method would unlikely be considered appropriate.

Electrical materials

The electrical material, including lighting, **MUST** be connected up, tested and maintain in accordance with the regulation. This will include an infrared thermography scanning on a regular basis to be defined in accordance with the AIG risk engineer

www.aig.co.uk

BELFAST

Forsyth House
Cromac Square
Belfast BT2 8LA
Tel: 02890 726002
Fax: 02890 726085

BRISTOL

Ten Victoria Street
Bristol BS1 6BN
Tel: 0117 329 1065
Fax: 0117 906 9874

GLASGOW

Centenary House
69 Wellington Street
Glasgow G2 6HJ
Tel: 0141 303 4400
Fax: 0141 303 4440

LONDON

58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000
Fax: 020 7954 7001

BIRMINGHAM

Embassy House
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471
Fax: 0121 233 3597

CROYDON

2-8 Altyre Road
Croydon, Surrey CR9 2LG
Tel: 020 8681 2556
Fax: 020 8680 7158

LEEDS

5th Floor Gallery House
123-131 The Headrow
Leeds LS1 5RD
Tel: 0113 242 1177
Fax: 0113 242 1746

MANCHESTER

4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521
Fax: 0161 832 0149

American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig |

Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).

