

Risk Assessment and Self Inspection

Regulatory Reform Fire Safety Order (RRFSO) 2005

The Government is committed to reducing death, injury and damage caused by fire. As part of this commitment, the Department for Communities and Local Government (DCLG) undertook a review of the existing fire safety law and made a number of changes through the Regulatory Reform Fire Safety Order (RRFSO). This has been in force since 1st October 2006 in England and Wales. There is the Fire (Scotland) Act 2005 for Scotland and the Fire Safety Regulations (Northern Ireland) from 2010 in Northern Ireland. They have three main objectives:-

- To simplify, rationalize and consolidate the existing fire safety legislation into one set of regulations, reducing the burden on businesses and the overlap of enforcing authorities.
- To align fire safety legislation with health & safety law and reduce prescriptive requirements.
- To place the onus for fire safety for people on the 'responsible person' as a result of the significant findings in the 'fire risk assessment' which the responsible person has a legal duty to carry out.

The RRFSO applies to England and Wales. A legislative regime introduced in 2006 applies in Scotland and parallels the risk-based approach of the RRFSO. Similar legislation was introduced in Northern Ireland during 2007.

The Order applies to all non-domestic premises with the exception of flats or houses in multiple occupancy (HMOs) and covers virtually every type of building, structure and open space.

The main focus of the RRFSO is on fire prevention and protection measures, with the emphasis on risk assessment.

Responsible Person

In this Order the 'responsible person' means someone who either owns the premises or business or who has control over the premises, business or activity. As a general rule the employer will have the principal responsibility but others may also have an interest e.g. landlord / tenant arrangements in multi tenanted buildings.

Where two or more persons share responsibility those responsible persons must co-operate in order to provide adequate safety measures. The responsible person must be able to:-

- Assess the fire risks
- Consider who may be especially at risk
- Undertake steps to reduce or remove the risks
- Ensure that any site or substance in or on the premises is safe
- Satisfy certain requirements which include the provision of:-
 - An adequate means of escape
 - Appropriate signage
 - Emergency lighting on escape routes
 - Suitable fire fighting and detection equipment
- Undertake effective planning, organisation, control & monitoring and be able to review fire safety arrangements in place
- Provide information to all occupants (not just employees) and visitors in respect of identified risks, preventative measures and the identity of the responsible person for fire safety within the premises
- Co-operate and co-ordinate with other persons sharing the premises
- Provide adequate fire safety training
- Appoint one or more 'competent persons' to help comply with the conditions of the Fire Safety Order

Fire Risk Assessments

Fire risk assessments are central to this legislation and are required in writing where 5 or more people are employed; the premises are licensed; or the inspector, a person appointed by the enforcing authority (usually a fire officer) requires one.

Competent Person

In this Order 'competent person' means the appointed person must have sufficient training, knowledge and experience to carry out designated duties. This could be an employee or an external person or organisation. In either instance it is important to ensure that the employee, person or organisation is equipped with the necessary skills and knowledge to allow them to undertake a fire risk assessment.

A suitable qualification is the NEBOSH (National Examination Board in Occupational Safety and Health) General Certificate. A suitable organisation would be one that is registered with the Institute of Fire Engineers as Fire Risk Assessors.

Enforcing the Order

Fire authorities are the main enforcing authority in most cases. The enforcing authority can issue enforcement notices and prohibition notices. Prosecutable offences carry penalties which include a fine or up to two years imprisonment.

The fire authority will work with you, except in the most serious cases, to provide practical help and advice to help achieve a satisfactory level of fire safety.

Support

- Guidance documents and the RRFSO 2005 are available at the Department Communities and Local Government (DCLG) website: www.communities.gov.uk.
- The local Fire and Rescue Services and The Fire Protection Association can also provide assistance.

Self Inspection

A comprehensive self-inspection programme is an integral part of effective loss prevention and complements the RRFSO as detailed above.

An effective self-inspection programme will ensure that all protection systems are in proper working order and should be able to detect potential loss conditions and include a process for corrective action.

Essentials of a self-inspection programme

- Self-inspection programmes should form part of the organisation's loss prevention programme
- The self-inspection programme should be developed by persons who are familiar with the trade occupancy and the associated hazards.

- It should be designed to identify potential fire loss conditions and ensure that all fire protection systems and equipment are in full working order; they are serviced and maintained in accordance with the manufacturer's guidelines.
- The workplace should have a policy to ensure that good housekeeping standards are attained / maintained and that management procedures are adhered to by employees. This should be well publicised in order that everybody is aware of it.
- The inspection results should be documented and submitted to the organisation's management for review. This is to ensure adequate corrective action is undertaken when required.
- The report should be specific to the individual facility.

Suitable Persons

The inspection should be carried out by a responsible person, who has been provided with adequate training in recognizing potential fire loss conditions or fire protection deficiencies.

The following points should be considered:-

- Employees should be familiar with the entire site / department and its protection systems.
- Must be able to recognise common defects in housekeeping.
- Must be able to identify conditions that could increase the fire hazard or severity of a fire.
- The designated staff should have the management's full support.

Frequency

Inspections should take place weekly and take the form of a walk through of all parts of the premises including yards etc. checking for abnormal or unusual conditions.

Inspections can be extended from weekly to monthly for less hazardous occupancies.

Inspections should be performed during normal working hours, as this allows the inspection to be undertaken whilst it is operational.

Reports and Records

The findings of each inspection should be documented in the form of a report that is filed for future reference.

The report should be signed and dated by the person who completed it.

Each report should be reviewed by senior management in order that the findings can be reviewed and any action required taken.

The reports should be analyzed to identify any underlying causes, frequency of occurrence and costs of rectification. Simply correcting a reported defect over and over again is not the desired objective of a self-inspection programme.

Any deficiencies highlighted in the report should be corrected with the minimum delay.

Monitoring the Corrective Actions

The deficiencies reported in the inspection report will probably be corrected through housekeeping or maintenance activities.

The monitoring of corrective actions can closely follow the processes associated with any other breakdown or emergency repair.

Once a deficiency has been actioned a simple report or a counter-signature of the original report by senior management is sufficient. This document should be kept on file for future audit purposes.

For further information please contact your local AIG risk engineer.

www.aig.co.uk

BELFAST

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

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

BIRMINGHAM

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

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

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).

