

Project Planning

Understanding the Risk

It is important that any new development plans are reviewed by your insurer before work commences. This is applicable to both extensions at an existing site or construction of a new site.

Many proposals can receive local planning approval and meet the requirements of local building regulations and fire codes but they can still leave a client in a position where the development does not meet the approval of the insurance market.

This can result in properties being uninsurable or attracting higher premiums/deductibles than they otherwise would have done. It may also result in the client having to spend additional capital to rectify any issues.

One of the main reasons for discrepancies is that most building regulations and fire codes are designed for life safety and do not take into consideration asset protection.

Controlling the Hazard

Our loss prevention engineers can assist with all stages of a project, from approval of construction materials through to commissioning of fire protection systems.

Construction Materials

It is critical that construction materials are acceptable to the insurance market as well as meeting local building regulations. There are several modern insulation materials that look very similar but perform very differently under fire conditions.

Our engineers can advise which materials are preferred by insurers and explain how each of these materials perform when involved in a fire.

Fire Protection

In many cases it is also advisable to construct fire walls in new facilities. This enables buildings to be sub-divided into separate fire compartments. For example, building fire walls between production and warehouse areas or separating production areas. The benefit is that a fire in one compartment may not spread to the other areas thus minimising the impact on business operations.



Our engineers can ensure that the walls provide adequate fire separation and that openings and penetrations are adequately protected.

Fire protection should be designed in accordance with the exposure at the site. This may involve the installation of an automatic fire detection system or systems which actively fight a fire, such as specialist suppression or sprinkler installations.

It is critical that fire protection is designed and installed in accordance with the rules of recognised approval bodies i.e. LPC, BS, CEA, NFPA etc.

Our engineers can provide the design characteristics for a sprinkler system, approve the design drawings and calculations and witness the commissioning tests to ensure that the installed system performs as per the design criteria.

For further information, contact your local AIG risk engineer.

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