

# NEWS BRIEF

Presented by **Crendon Insurance Brokers Ltd**

## Grenfell Tower Highlights Need for Fire Risk Assessments

On 14th June, the London Fire Brigade were called to put out a fire that had started in one of Grenfell Tower's 127 flats. The fire then spread to the cladding panels on the building's exterior. Despite the firefighters' best efforts, 79 residents died in the fire. The tragic loss of life has far-reaching impacts and highlights the need to undertake formal fire risk assessments of your premises.

### Why Do I Need a Fire Risk Assessment?

Fire risk assessments are a legal requirement for anyone that owns property or is otherwise in control of commercial premises and other non-domestic premises, such as the common areas of multi-occupied residential buildings.

Conducting risk assessments helps you prevent fires, keeps your property and employees safe, and increases the chances that your business can recover should a costly fire happen. Even though the number of fire claims has decreased from 71,000 in 2006 to 26,000 in 2016, the average cost of a fire claim has increased from £5,550 to nearly £15,000 over the same period of time, according to the Association of British Insurers.

All UK employers with five or more employees are required to keep a written record of their fire risk assessments. Whilst not required for smaller businesses, it is still considered best practice. The government recommends that you review your fire risk assessment annually, as well as after any significant changes to your building.

### Who Completes the Fire Risk Assessment?

As an employer or someone responsible for a business or other non-domestic premises, you are responsible for undertaking and reviewing the fire risk assessment.

You can do the fire risk assessment yourself with the help of industry-specific guides from the Home Office found [here](#). If you do not have the expertise

or time to do it yourself, you need to appoint a competent fire risk assessor to undertake the assessment on your behalf. For help choosing a fire risk assessor, follow the London Fire Brigade's eight tips found [here](#). Failing to undertake a fire risk assessment or commissioning an assessor to do it for you could result in fines or imprisonment.

### How Do I Undertake a Fire Risk Assessment?

Follow these five basic steps to undertake a fire risk assessment at your premises:

- 1. Identify fire hazards.** Determine how a fire could start, including fuel sources (such as rubbish, paper and paint) and ignition sources (such as heaters, lighting and naked flames).
- 2. Identify who is at risk.** Analyse whether any particular group (such as employees who are older or disabled) is more at risk than others.
- 3. Evaluate and then remove or reduce the risks.** Appraise the potential risk for each section of the property, noting possible fire hazards. For each hazard, devise a process to minimise or completely remove the risk.
- 4. Record your findings, prepare an emergency plan and provide training.** Keep clear, detailed records of any identified fire hazards and what you did to address them. Also, develop an emergency plan in case there is a fire. Train employees on the emergency plan and how they should react if there is a fire.
- 5. Review and update the fire risk assessment annually.** Review your fire risk assessment and emergency plan annually. In addition, you should make revisions if there is a fire.

For guidance on fire safety in purpose-built flats, review the government's official guidance by clicking [here](#). For more information on fire safety and ensuring that you have the most effective cover, contact **Crendon Insurance Brokers Ltd** today.

