

# Reduce Your Risk of Arson

The risk of arson, or fires that are set intentionally, has grown for property owners in recent years. It is estimated that over 30,000 buildings in the UK are deliberately set on fire every year, costing the UK as much as £300 million.

Arson can happen for a variety of reasons. Several of the most common reasons for arson include vandalism, revenge and covering up another crime (such as embezzlement). No matter the reason, it pays to know what a serious fire can cost you and how to reduce your risks.

## What Are the Costs?

Fires can be costly for any property owner:

- Property damage
  - Weakened or destroyed building structure
  - Discolouration or other superficial damage from smoke and heat
- Serious injury or death to staff, tenants and visitors
- Compensation claims for injuries
- Loss of business or rent
- Fines for non-compliance with fire safety regulations
- Increased insurance premiums

## Reduce Your Risk

As a property owner, you are responsible for fire safety on your property. That means you need to think about ways someone could start a fire on your premises—and reduce your risk by being prepared. There are a number of things you can do to prevent arsonists from harming your property:

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- Perform a risk assessment, and identify areas where you are vulnerable. Prioritise how you will address issues that come up.
- Take note of local vandalism and fires—an increase of activity in your area could mean you'll be a target.
- Periodically inspect your property to ensure it is secure and in compliance with the law
- Keep a list of staff and tenants who have keys. Find any keys that are missing.
- Encourage staff and tenants to look out for and report suspicious persons and behaviour.
- Secure your premises:

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Provided by **Credon Insurance Brokers Ltd**

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- Consider installing fences and gates with sturdy locks.
- Lock all windows and doors.
- Consider installing an intruder alarm, hiring a security service, and/or CCTV.
- Identify ways intruders could access entrances, such as trees and drain pipes. Find ways to prevent their use as means of ingress.
- Ensure your property has appropriate fire safety standards and equipment:
  - An approved automatic fire alarm that signals to an off-site alarm receiving centre
  - A secure place to lock up flammable liquids
  - Waste storage that is as far away from buildings as practical
  - Other equipment such as extinguishers, hose reels and sprinklers
- Inspect your fire safety equipment regularly to ensure it is in good working order.
- Check your insurance policy to make sure it covers fire and liability. Purchase extensions as needed.
- Develop a business continuity plan that addresses what you will do in case of a serious fire, including business interruption and cleanup.

### Insurance and Liability

Your insurance will generally cover damage from fire, and it may also cover other things. Business insurance often covers temporary relocation and liability for injuries. Commercial property

insurance might cover liability and loss of rent. Landlord insurance for residential property owners often cover landlords' contents and may also cover re-housing your tenants. Find out what your policy covers and, if necessary, purchase extensions so you pay less out of pocket.

Though arsonists will be held criminally liable for their actions, property owners can still be held liable for the following:

- Non-compliance with applicable fire safety legislation, such as the Regulatory Reform (Fire Safety) Order 2005 in England and Wales, the Fire (Scotland) Act 2005 in Scotland, and the Fire Safety (NI) Regulations 2010 in Northern Ireland.
- Failure to conduct a sufficient risk assessment
- Negligence, or knowing about a fire risk (or having a fire risk you should reasonably have known about) and not doing anything to mitigate the risk

### What to Do if an Arsonist Strikes

The first thing you should do is put your continuity plan into action so that your business or tenants aren't left hanging. You should also cooperate with investigators to bring the arsonist to justice. As for cleaning up your property, first check with **Credon Insurance Brokers Ltd** to find out whether your insurance will cover restoration for fire damage, and if so, how much. Get help with assessing the damage to your property and determining how much repair or restoration is necessary for the structure and fixtures, and establish a timeline for finishing the cleanup.

**Credon Insurance Brokers Ltd** can help you comply with fire safety law and reduce your risk of arson. We also have insurance solutions to help you protect your property.