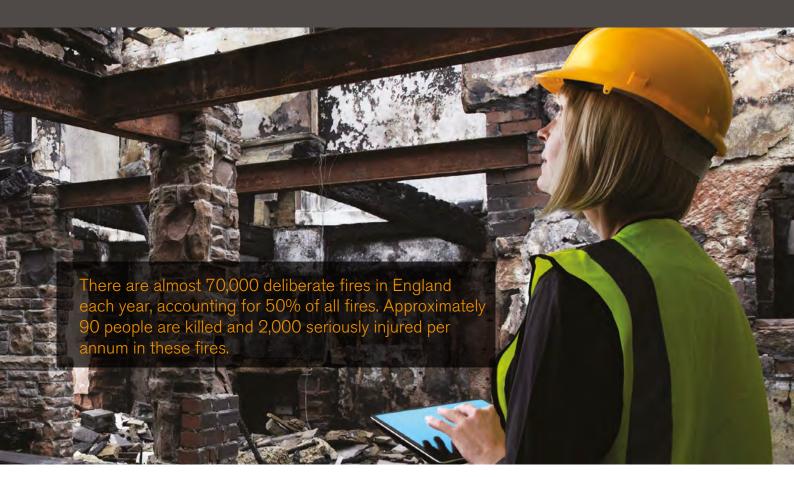
Arson and malicious damage



It is worth remembering that unlike an accidental fire it is the arsonist's deliberate intention to set fire to the building and to cause damage. They will be looking at ways to maximise the damage. This may include the use of an accelerant such as petrol, or starting fires in more than one place.

What types of property are at risk?

All types of property are at risk, including factories, houses, shops, schools and places of worship. 80% of organisations never fully recover following the effects of a fire. Unoccupied properties are particularly at risk.

When and why do arson attacks take place?

Arson can occur at all times of the day or night, although the majority of attacks take place between 7pm and 7am. Around 40% of deliberately started fires are caused by juveniles. Some are caused by youngsters playing with matches or lighters out of curiosity. Regrettably they do not understand the destructive power of fire. Others may set fires for a variety of reasons including boredom, lack of other entertainment, malice, racial and religious tensions, peer pressure, emotional crises or problems at school.

So what can you do?

Arson is essentially a security problem. By improving the security of your property you can substantially reduce the risk of becoming a victim of arson. Many of these improvements are not expensive.



Fire risk assessment

The first step is to undertake a fire risk assessment. All employers, property owners and occupiers of non-domestic properties must undertake fire risk assessments to comply with the Regulatory Reform (Fire Safety) Order 2005. As part of this risk assessment you should identify ways in which an intruder, thieves or vandals could start fires, what the effect would be and how to prevent or reduce the risk. This assessment will need to:

- Consider the area within which the property is located is vandalism a problem?
- Are there any vulnerable areas around the building e.g. areas out of sight?
- What fire hazards are present waste material, inflammable liquids, etc?
- Is it possible to eliminate, reduce or control these risks e.g. arrange for rubbish to be collected more regularly or use different chemicals?
- Who could be responsible for starting a fire children, intruders, former members of staff, visitors, etc?
- Is the existing physical security adequate don't just consider locks, bars, etc. but also whether doors and windows are physically strong enough
- If intruder alarms are installed do they cover all areas and are they regularly maintained?
- What fire safety measures are in place automatic fire detection systems, compartmentation of buildings, etc?

Ecclesiastical are happy to offer advice to our policy holders. Your local Fire and Rescue Service prevention officer and Police crime reduction officer will also be able to give you advice.

Layers of security protection

Adopt a layered approach to security. If your security is to a good standard, each layer of protection will make it more difficult for the potential arsonist, thief or vandal. No precautions are foolproof, but by working through the list below you can substantially reduce the risks.

The boundary and grounds

Premises need to have clearly defined boundaries. These may be provided by a combination of walls, gates, fences or hedges. These need to be strong enough and high enough (2.4 metres) to keep intruders out. Avoid using opaque fencing, once scaled this may provide a screen to hide criminal activity.

Gates should be kept locked at night. This makes access to the site more difficult and restricts entry by vehicles. Some arson attacks are undertaken in an attempt to cover up other criminal activity, such as thefts.

Vegetation within the perimeter should be controlled to ensure this does not provide places for intruders to hide. Keeping shrubbery below 1 metre in height is a good idea. Before any works are undertaken on trees, it is important to check that they are not covered by a tree preservation order. Any cuttings from vegetation should be removed from the site as soon as possible as these could be used as fuel for a fire.

Stored material in the grounds should not be stacked against walls or fences to prevent it being set alight from outside the boundary.

Outbuildings

Any sheds and other outbuildings within the boundary need to be securely locked. Some outbuildings can be inherently weak due to their construction, e.g. timber walls. Also these buildings frequently contain items that can be extremely helpful to a potential arsonist, thief or vandal. For example ladders to gain access to roofs, petrol in a motor mower that can be used as fuel for a fire. Ladders should be secured using good quality chains and padlocks to prevent illicit use. If the building is not strong enough then more valuable items, or those that could be helpful to an arsonist or thief, should be stored elsewhere.



Access to roofs

You should try to prevent access to roofs. Consider the use of anti-climb paint on drain pipes. This should not be applied below a height of 2 metres and warning signs need to be displayed. Ladders should be securely chained up to prevent their use. Other means of access to roofs include wheelie bins and water butts, and these should be kept away from the building whenever possible.

External lighting

Providing external lighting in the grounds can deter potential intruders, especially where the premises are overlooked from other nearby property. This is particularly important in vulnerable areas. Lighting needs to be installed as high as possible, and where the lighting itself may be vulnerable to attack should be adequately protected against physical damage. Armoured cable should be used if malicious damage is a risk. Simple time switches can be used, or alternatively use lighting fitted with passive infra red detectors which detect movement to reveal intruders.

Physical security

All external doors and windows need to be in a good state of repair and locked when not in use. Good quality locks should be fitted and these should be periodically checked to ensure they function correctly. Whenever possible locks should be fitted that comply with BS 3621. Particularly vulnerable windows and doors, such as those that are hidden from view, should be fitted with bars and shutters to give an additional layer of cover, preferably internally. Alternatively wire grilles or polycarbonate sheets could be used. Internal doors should be closed at night as they may help to contain a fire. Fire doors should be closed at all times and not propped open unless automatic closers are fitted.

Gaps under doors should be as small as possible to prevent any accelerants being passed underneath. Letter boxes should have metal containers fitted on the inside.

Key security and locking up procedure

Keys should never be hidden around the buildings and the number of duplicates kept to an absolute minimum. A key register should be held listing all key holders. Rules should be given to key holders to confirm that they must not copy keys without getting permission.

You should ensure you have a set locking up procedure at the end of each day, which includes checking that there is no-one concealed in the building, ensuring external doors and windows are secured and that the alarm is set.

Intruder alarms

In the event that the physical security measures are breached, an intruder alarm provides further protection. All external doors should be contacted and volumetric detection used to protect vulnerable target areas. Automatic alarm signalling to an alarm receiving centre to BS 5979 or BS EN 50518 is preferable. Sequential confirmation should also be included. Audible only signalling may be acceptable in areas where reasonable levels of surveillance can be expected, however this will be dependent upon the type of risk presented by the property. Alarms should be installed and maintained by an NSI or SSAIB approved company. To find details of approved companies in your area please visit www.nsi.org.uk and <a href="w

CCTV

CCTV can also provide protection for buildings against malicious damage, arson or theft attacks. A wide variety of equipment is available. Cameras can be overt or covert. The more visible the camera is, the higher its deterrent value. Systems remotely monitored by security personnel will promote intervention before any serious damage or loss occurs, and some systems even allow security personnel to verbally challenge intruders which can be highly effective. Recorded systems will only allow you to review what happened after the event has taken place.



Secure areas

Certain items may need to be stored in secure areas and enhanced physical protection may be needed. This is to prevent them being used as fuel for a fire. Examples may be flammable liquids, stocks of paper and card.

Surveillance

Staff and volunteers need to be vigilant at all times. Procedures should be in place regarding supervision of visitors on the premises. Where appropriate, security staff should be employed. Only SIA licensed companies accredited under a UKAS accreditation scheme should be used if this service is contracted out. You should encourage neighbours in nearby properties to be vigilant too and report anything suspicious to you or the local police. This may be best arranged as part of a Business Watch scheme.

Appoint a security manager

It is important that one person is made responsible for security. They can delegate responsibility for certain aspects to others, but they need to retain overall control.

Other factors

Entry points

Access onto premises should be controlled with visitors expected to sign in. The fewer doors available will restrict the possibility of illicit entry.

Valuables storage

Valuable items should be stored out of sight, reducing the potential for opportunist thefts by passers-by, who may then attempt to cover their tracks by starting a fire.

Housekeeping

It is important to keep premises as tidy as possible. Rubbish allowed to build up, either inside or outside the building, can be a source of fuel for a potential arsonist. External wheelie bins are often set alight. Where possible the lids to these should be locked shut and they should be stored away from the building, preferably in their own locked compartment. Any external litter bins such as in a school playground should be emptied several times each day.

Fire extinguishers

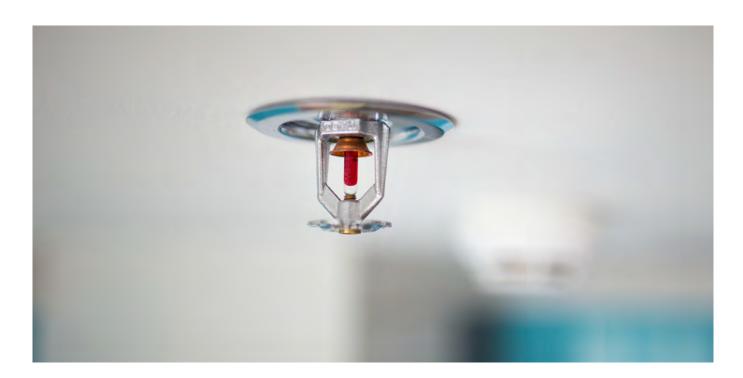
Suitable fire extinguishers and/or hose reels should be installed and regularly maintained in the premises to enable small fires to be put out during business hours. Staff and volunteers should be trained how to use different types of extinguishers. It should be stressed that whenever attempts are made to extinguish fires, considerable care needs to be taken and people must not put themselves at risk. If the situation is considered dangerous the building must be evacuated and the Fire and Rescue Service called.

Fire alarms

Early detection and warning of fire is vital if damage is to be limited. The installation of an automatic fire detection system should be considered. Professional advice should be sought and Ecclesiastical consulted before embarking on this choice. Any fire alarm should comply with BS 5839: Part 1 and preferably provide Type P1/L1 protection. It should also include remote signalling to an alarm monitoring station conforming to BS5979 Cat II or BS 8591 Cat I. The system should be designed, installed, commissioned and maintained by an LPS1014 Certificated Fire Detection and Alarm System firm or an installer accredited under the British Approvals for Fire Equipment (BAFE) adopted SP203 scheme.

Sprinklers / Watermist

A full cost benefit analysis should be undertaken on the installation of sprinkler or watermist systems for all new buildings or major upgrades to existing facilities. If sprinklers are installed they must be designed, installed, commissioned and maintained to the latest European and British Standards BS EN 12845 or BS 9251 for domestic installations. For watermist systems BS8489: Fixed Fire Protection Systems Industrial and Commercial Watermist Systems or BS8458: Fixed Fire Protection Systems Residential and Domestic Watermist Systems applies.



Use of scaffolding during building works

If scaffolding is erected at the premises, this provides a potential access point onto the roof of the building. As a result special care needs to be taken and the following additional security measures put in place:

- Try to only erect it where it is needed for a particular phase of work
- Corrugated iron sheeting or solid timber boarding should be bolted to the base of the scaffold to a height of 3.5 metres to deter climbers
- Remove ladders to a secure place at the end of each day
- Erect "Heras" fence panels around the site at a height of at least 2 metres
- Advise the local police
- Ask local people to keep an eye on the property
- Consider the use of security patrols or manned guarding undertaken by National Security Inspectorate (NSI) approved and licensed security personnel. For details of NSI approved companies in your area please visit www.nsi.org.uk
- Alternatively the scaffolding should be protected by an intruder alarm. Automatic alarm signalling to an alarm receiving centre should be included. Alarms should be installed and maintained by an NSI or SSAIB approved company. To find details of approved companies in your area please visit www.nsi.org.uk and www.ssaib.org.

Additional protections needed for unoccupied buildings

The protections listed above are equally relevant for unoccupied buildings. However, unoccupied buildings do have other considerations that need to be taken into account. Unoccupied buildings are especially vulnerable to arson, malicious damage and theft. There are numerous reasons why they are attacked in this way. They are easy targets, can be used for many different purposes, such as by squatters, for rave gatherings, for illegal purposes like growing drugs, or by terrorists.



Unoccupied buildings checklist

- Possibly the most important action you can take is to ensure all existing security measures remain fully effective.
- Ensure the boundary remains secure with no gaps and that gates are securely locked to prevent access by vehicles.
- Doors and windows must be securely locked. At some properties it may be necessary to board up or even brick up windows and doors this should only be done as a last resort as boarding up draws attention to the fact the building is unoccupied. For heritage buildings it is unlikely you will be given permission to board up the premises. Ecclesiastical will advise you on what we require.

- You must tell the Fire and Rescue Service and the Police if your building becomes unoccupied. For remote properties bear in mind there will be a delay in them attending the premises.
- If the premises have intruder alarms, fire alarms, sprinkler systems, CCTV systems these must remain fully operational. If not then switch the electrics off at the mains. You may need to consider a temporary fire or intruder alarm during the unoccupancy.
- Turn the gas off at the mains.
- In the colder months of the year it is advisable to drain down the water system to prevent pipes freezing. Alternatively, continue to heat the buildings to a minimum temperature of 7°C.
- It is important to make the property look occupied. Simple measures such as keeping the grounds neat and tidy, cutting grass regularly are most important. Keep surveillance levels as high as possible by cutting back vegetation. With a shop premises, for example, it is best to leave something in the shop window to give the impression of occupancy. However, don't leave valuable items on show. Blinds can be closed to reduce the amount that people can see in the building.
- It is important to visit the property on a regular basis (at least weekly and dependent upon the location or type of buildings we may require more frequent visits).
- Keep the property well maintained to avoid attracting the attention of passers-by. Bear in mind that you owe a duty of care to visitors including trespassers under the Occupiers Liability Act.
- It is advisable to remove valuable items, especially contents. However with heritage properties it is inadvisable to remove architectural features, except as a last resort.
- In the event of minor damage such as graffiti or malicious damage occurring, carry out repairs as quickly as possible. If minor damage is allowed to remain, more serious consequences may follow. Major fires often follow initial minor fires and malicious acts.
- Remove all combustible waste both inside and outside the building.
- Redirect mail and seal letter boxes.
- External lighting is beneficial where there is a reasonable level of surveillance. Internal lights on a time switch can suggest the premises remain occupied.
- You may need to consider security patrols or on site manned guarding. It must be stressed that under the terms of the Guard Dogs Act 1975 it is no longer permitted to allow dogs to roam without a handler present.
- Where it is felt that there is a high probability of damage if the premises are left unoccupied, manned guarding may be required. In accordance with the Private Security Industry Act only SIA licensed professional security guards should be used.
- There are a number of companies specialising in the protection of unoccupied properties. The services they provide include the fitting of demountable security screens to doors and windows, temporary fire and intruder alarms, site monitoring and management.
- Short term lets are not ideal as the tenant tends to take less care of the property, but with regular visits by the owners this can be practical.
- Finally it is important to ensure that you account for all keys. Any employees who have recently left or who have been made redundant must be asked to return all keys. Codes to the alarm system should also be changed so that they are only known to persons with responsibility for the premises whilst they are vacant.

For further guidance on managing arson risks see "Arson prevention. The protection of premises from deliberate fire raising", available as a free download from www.riscauthority.co.uk and visit the Arson Prevention Forum website www.stoparsonuk.org.

Please notify your insurance adviser/Ecclesiastical at the earliest opportunity should your property suffer a malicious damage or arson attack. Call 0345 603 8381 - 24 hours a day, 7 days a week.

Need to contact us?

For further advice Ecclesiastical customers can call our risk advice line on **0345 600 7531** (Monday to Friday 9am - 5pm, excluding bank holidays) or email us at **risk.advice@ecclesiastical.com** and one of our experts will call you back within 24 hours.

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