

Loss prevention standards

# External Building Areas: Usage and Safety

Raising risk awareness and providing loss prevention guidance associated with use of external building areas.



# External Building Areas: Usage and Safety



## Introduction

The desire to utilise external areas on or around a property can change for many reasons such as: the time of year; one-off events; the geographic location; business activities and external influences, such as local government restrictions. Following the Covid-19 pandemic this desire and need to utilise such spaces has increased dramatically.

Whether buildings and their surroundings were originally designed and constructed for external usage or existing properties are being repurposed, the use of external areas brings with it a number of hazards and risks. These exposures need to be considered, not only for life safety, but also to

reduce the potential for property damage and interruption to the business. A small modification to use an area exposing a multi-million pound building can have dramatic repercussions if a fire starts.

This document is aimed at property owners, persons responsible for managing properties and those considering using external areas.



## External Areas and Use

Use of an external area can be a permanent feature or a temporary arrangement, ranging from a seldom used decorative area, to one frequently used for dining and entertaining. Regardless of frequency, the same risks are likely to exist requiring equal levels of consideration.

Incidents are more likely to occur during infrequently undertaken activities due to the lack of planning, hazard awareness and controls. It is therefore essential that external areas are suitable for the proposed use and that all potential hazards are fully assessed and suitably controlled.

Examples of external area use include:

- Restaurants and Bars, utilising pavements and courtyards
- Rooftop Restaurants and Bars, with external terraces and balconies
- Offices using courtyards, balconies and rooftop terraces as breakout, meeting, and corporate event spaces
- Factories and Warehouses providing courtyards and terraces
- Apartment Blocks, providing resident's amenity terrace
- Residential Balconies/Terraces and Street Food Vendors (see separate Aviva Loss Prevention Standard entitled *Street Food Vendor Management*)

## What are the Risks?

- Introduction of electrical power, lighting, heating, food preparation and smoking present hazards with risks of fire, burns and electrocution
- Also present are risks of injury from slips, trips & falls, falling from height
- Environmental events such as windstorm, rain deluges and water ingress
- Additional fire loading is introduced if structures, flooring, furniture, furnishings, and decorations are combustible

The combination of increased fire inception hazards and fire loading increases the risk of a fire starting and the potential damage caused from fire, smoke or the extinguishing water used. Whether it be:

- Solely to the designated external area
- Or if it spreads to and within the building itself
- Or if it spreads to neighbouring properties

These events can cause extensive property damage and have the potential to severely interrupt a business or any exposing businesses.

Note: The potential for an adjacent 3<sup>rd</sup> party external area needs to be considered as a severe exposure. Their proximity and their fire loading should be considered, refer to the Aviva Loss Prevention Standard: *External and Internal Third Party Exposures - Property Protection*.

- If provided, a building's existing automatic sprinkler system may be overwhelmed by a fire in an external area. If any combustible elements in an external area, enclosure, or partially enclosed structure are not suitably sprinkler protected, any fire has the potential to grow in the unprotected space and overtax the exposing sprinkler protected areas
- With changes to the external arrangements this can compromise the public fire brigade response or challenge existing firewater supplies. This is especially pertinent for high-rise buildings – see the Loss Prevention Standard entitled: *Manual Fire Fighting Water Supplies*
- Where alcohol is involved, the coordination and judgement of the individuals present can be affected, resulting in unforeseen behaviours and hazards
- Providing safe means of evacuation is essential when considering the suitability of external areas. The activities, number of persons, means of escape, physical design of the building and introduced features need to be considered to minimise the risk of injury or loss of life

## Planning and Management

When considering the introduction of an external area or the change in use of one, both the fire risk assessment and health and safety risk assessment need to be undertaken at the planning stages.

Hazard identification is required, along with full risk evaluation and implementation of identified control measures, to ensure that any planned change can be introduced and undertaken not only safely, but also in a way to reduce the risks to life, property and the business so far as is reasonably practicable.

Employers (and/or building owner or occupier) are required to carry out and maintain an up to date fire safety risk assessment and that, based on the findings of the assessment, take adequate and appropriate fire safety measures.

- Applies in England and Wales under the [Regulatory Reform \(Fire Safety\) Order 2005](#)
- Applies in Scotland under the [Fire \(Scotland\) Act 2005](#) as amended, and the [Fire Safety \(Scotland\) Regulations 2006](#)

Fire safety assessments can be carried out either as a separate exercise, or as part of a single risk assessment covering other health and safety risks.

In addition, formal Managing Change procedures should be introduced, to help identify and manage hazards and exposures which left unchallenged could lead to damage or loss. It should also help identify additional risks created as direct or indirect results of changes – see the Aviva Loss Prevention Standard entitled *Managing Change*.

A concerned management team should consult with all interested parties as early in the process as possible. This may include but not be limited to:

- Property owners
- Building managers
- Other tenants and businesses
- Local authorities
- Enforcing authorities
- Insurer (Property and Liability)
- Insurance broker (Property and Liability)

Such consultation should establish whether there is any risk management or loss prevention advice that may be prudent or any restrictions or requirements which may:

- Reduce the risk associated with the proposal
- Prohibit the intended usage or
- Impose specific limitations and controls on the proposal

Commencing the work and usage of any external areas should not take place until it can be satisfied that all:

- Appropriate bodies have been engaged
- Necessary permissions have been received
- Risks have been fully assessed, documented, and controlled

Arrangements should be implemented for regular inspections and audits during the development of and throughout the external space usage, to:

- Review and verify the existing risk assessments are accurate
  - To update risks assessments as deemed necessary
- Ensure the arrangements and changes meet the proposal put forward
- Ensure controls are suitable and sufficient
  - And their implementation and compliance are fully embedded
- Confirm usage is as intended and as permitted
- Identify any new hazards
- Identify any damage, wear and tear
- Ensure the external area is being suitably managed
- Confirm the incident and emergency plan arrangements are modified as part of the changes, that these are documented, communicated, practiced and up to date

## Hazards and Controls

When contemplating the use of an external area, the existing property features, exposures and hazards all need to be considered along with those planned to be introduced. Individually, a particular hazard may be 'acceptable', however combined with other factors, risk levels may increase or new hazards be created, requiring additional controls.

Unless it can be demonstrated that the area can be used safely and that all relevant parties are satisfied with the exposure levels, the controls and the management of the hazards, the proposed use of the external area should not proceed.

Guidance for the prevention of fires and fire spread relating to the use of external areas include but are not limited to:

- Ignition Sources: prohibit the use of hot work; smoking; naked flames, use of portable heaters and barbeques/cooking appliances
- Combustible Materials: avoid the use of combustible elements including the structure itself; any decking; the furniture being used; any furnishings and decorations
- Fire Detection and Protection: provide appropriate fire detection and protections where appropriate such as: automatic sprinklers; automatic and manual fire detection devices and alarms; portable and manual extinguishing appliances

To help with hazard identification and elimination, risk evaluation and control, as part of the risk assessment process, guidance is provided below in various areas in the form of 'Actions' and Considerations'. In all cases think about:

- Life safety
- Property damage
- Business impact

A good question to ask is: *'If this proposal catches fire, then what is expected to happen?'*

#### Location and Usage

Suitability of an external area for the proposed usage.

Action:

- Ascertain full details of the proposed usage activities, risk assess these along with existing building features incorporating all planned changes
- Assessments should include:
  - Fire, fire growth and spread
  - Fire detection and protection
  - Raising a fire alarm
  - Safe evacuation
  - Personal injury and life safety
  - Environmental exposures such as heavy rain and windstorm
  - Emergency services response

Consider:

- Suitability of the proposed area, to determine whether the area is safe and acceptable to use for the planned usage, including:
  - Smoke, fire and firefighting water damage in the proposal
  - Ventilation intakes and windows exposed by the proposal
- Whether the proposal is detached or connected to the existing building
- Any shared or common areas, such as rooftop plantrooms, along with how these are used, the hazards presented and any access requirements
- Other building users and how these will and may be affected
- Users of other nearby or adjacent buildings and how these will and may be affected
- How the proposed usage and identified hazards are to be managed
- How the proposal and ground conditions will behave in different weather conditions

## LOSS PREVENTION STANDARDS

## Existing Building Construction

Combustible materials (including insulation) may be present in existing walls, flooring, timber decking, roofing systems and finishes.

Action:

- Remove combustible elements
- Replace combustible elements with non-combustible materials
- Encapsulate combustible elements
- Protect combustible elements

Consider:

- Replacing any timber and composite decking with decking systems such as aluminium, certified to A1 or A2-s1,d0 of the European classification (Euroclass) system [BS EN 13501-1 entitled 'Fire classification of construction products and building elements'](#)
- The proposed separation distance to the existing or exposing buildings

## Structure and Condition of Existing Building Construction

Action:

- Ensure the necessary structural loading requirements of the proposal are assessed and formally documented - engage with a qualified structural engineer
- Check for structural integrity, corrosion, wear and tear and damage to any building elements that can compromise the existing structure; expose any combustible insulation and cavities
- Where applicable, retreat any fire-retardant coatings on combustible elements
- Ensure suitable fixed barrier edge protection systems are of suitable design, height, strength and structurally sound

## Introduced Construction Features

Installation of frames, walls, roofs, and flooring, of open sided, partial, and fully enclosed/roofed structures.

Action:

- Always use non-combustible materials

Consider:

- The selection of materials to adequately resist the spread of fire over the walls and from one building to another, having regard to the height, use and position of the building
- The separation distance to the building/surrounding buildings
- The need for automatic fire detection and fire protection, e.g. sprinkler systems
- Ignition source controls, e.g. smoking, lighting, heaters, etc.

### Introduced Furniture, Floor Coverings, Furnishings and Decorations

If combustible, these items will add to the fire load and increase the likelihood of fire spread.

Action:

- Always use non-combustible materials
- Avoid/minimise the presence of fire inception hazards such as decorative lighting, heating, smoking, etc.

Consider:

- The need for automatic fire detection and fire protection, e.g. sprinkler systems
- Where these items will be stored and how they will be arranged when not in use
- The exposure they create by their presence, including outside of hours/security

### Electrical: Power Supply and Lighting (including Decorative and Festive Lighting)

Presents risks of fire, electrocution, entanglement, trips, and falls.

Action:

- Installations and routine inspections should be completed by competent qualified professionals
  - Fixed wiring tests
  - Portable appliance tests
- Fittings and appliances should provide suitable Ingress Protection (IP) rating for the external environment
- Suitable cable installation should be provided, such as armoured cabling; cables contained within protective high impact plastic/metal conduit; or otherwise be affixed by non-combustible cable supports
- Avoid and prohibit the use of extension leads, multipoint adaptors and joint blocks
- Emergency lighting should be installed and regularly tested as required

Consider:

- Avoid the use of decorative and festive lighting
  - Creates a possible entanglement exposure, including that of firefighters and emergency responders
  - Where combustible materials are present which can be ignited

### Heating

Presents risks of fire, burns, electrocution, trips, and falls.

Action:

- Portable heaters and fuel should be prohibited, including fire pits, chiminea and compressed gas patio heaters
- Install fixed heating suitable for the environment and for external use, powered by a fixed mains electrical supply
- Heater location should be fixed to non-combustible elements; away from fire escape routes and ensuring a safe distance is maintained from combustible items, as per manufacturer's safety advice as a minimum
- Installation and routine inspections of electrical heaters should be carried out by a competent qualified electrician
- Safety inspection or service/maintenance should be carried out as recommended by the manufacturer, ensuring full compliance with the manufacturer's safety advice

Consider:

- Heater Type: such as use of **an electrical 'shortwave infrared' heater** suitable for external use, rather than a halogen heater which emits a fierce shortwave heat, heating the front surface/bars to a high temperature. Infrared heaters work differently; heat is radiated and absorbed by people and surfaces, without heating the air, whilst providing a wider spread of warmth and being more energy efficient.

### Food Preparation and Catering

External cooking, whether by use of barbeques (charcoal or compressed gas), wood ovens or by electrical appliances present risks of fire, burns, electrocution, and where compressed gas cylinders are used and stored, gas leak and explosion.

Action:

- Hot food should be prepared elsewhere, within a commercial kitchen, and be held within and served from appropriately arranged electrically heated food cabinets
- Use of barbeques on balconies, terraces and roof terraces should be strictly prohibited, supporting fire brigade advice '[Never use a barbeque on a balcony](#)'

Consider:

- Prohibiting cooking within all external areas

If external cooking is to be permitted, other than on balconies, terraces/roof terraces where cooking should be prohibited:

- Cooking processes and related activities should be specifically risk assessed
- Strict use of cooking appliances should be in accordance with the manufacturer's recommendations
- A maximum of 1 day's fuel supply should be held
  - Fuel not in use should be suitably stored and secured away from the cooking appliances
- Cooking appliances should be positioned on level non-combustible ground, a clear distance away from the building, any combustible items and vegetation

### Naked Flames

Candles, incense, chafer fuel, oil/paraffin lamps and lanterns, etc. present risks of fire and burns.

Action:

- Prohibit the use of these items and all naked flames

Consider:

- Providing an electrical or batter powered alternative



## Smoking

Fire risk exists from the lighting, smoking, and discarding of smoking material, either accidentally or deliberately – refer to the Aviva Loss Prevention Standard: *Smoking and the Workplace*.

Action:

- Prohibit smoking in all such areas

Consider:

- Permitting smoking only within a suitable designated area, providing appropriate control measures:
  - Areas should be clear of ALL combustible materials (building structure, flooring, furniture, furnishing, decorations, and waste)
  - Areas should be compliant with the [Health Act 2006](#) and the [Smoking, Health and Social Care \(Scotland\) Act 2005](#). Acts require premises to be smoke-free within areas which are 'enclosed' or 'substantially enclosed'
  - Providing suitable non-combustible commercial ashtrays (without waste provision)
  - Discarded smoking materials should be wetted down, contained within metal bins/containers having metal lids, prior to removal and disposal
- Possible ignition of waste
- Malicious ignition (arson)

## Fire Detection and Protection Systems

Automatic sprinkler protection within an existing building that does not extend to the external areas, especially those that directly communicate via door and/or window openings to external areas, is vulnerable to being overwhelmed and the fire growing unabated. This is due to the:

- Sprinkler system not covering the actual fire area and so being unable to suppress the fire at its seat
- Fire continuing to grow in the unprotected area
- Growing exposing fire actuating the sprinkler system within the building, so compromising and potentially over taxing it

Note: Automatic sprinkler protection provision should be based on the presence of combustible construction and/or occupancy.

Action:

- Automatic sprinkler protection should be extended to ALL external areas
- Consult with your insurer to ascertain the necessary sprinkler system alterations and any other protection requirements

Consider:

- Use of non-combustible elements and contents

Enclosed and partially enclosed structures without a manually activated fire alarm and/or automatic fire detection can result in delayed identification and raising of an alarm in the event of a fire.

Action:

- An existing building's manual and automatic fire detection and alarm system should be extended to or a new system should be installed within, any partially and substantially enclosed areas

Consider:

- Selection of the appropriate type of fire detectors for the proposed environment
- The location of any manually activated call points

Firefighting

Public Fire Fighting Authority – fire brigade.

Action:

- Liaise with the public fire brigade throughout the proposal and during operational phase

Consider:

- The location of the external area and brigade response
- Brigade accessibility; roadway narrowing; remote/hard to reach location
- Available water supply for manual firefighting needs
  - Availability and adequacy of public or any private fire hydrants
    - Ensure proposal does not block or compromise any fire hydrant locations
  - Availability of dry and wet risers

Portable Fire Extinguishing Appliances and Fire Blankets.

Action:

- An appropriate number, type, suitably located and service-maintained appliances should be provided
- Fire blanket(s) of suitable size should be located in readily accessible positions

Consider:

- Fire marshal appointment
- Provision of fire extinguisher and fire blanket use training

Evacuation and Emergency Procedures

Blocked, obscured and insufficient means of escape present a threat to life safety.

Action:

- Ensure escape route(s) provided are of sufficient number, position, size, illuminated and signed
- Ensure escape routes are free from obstruction and combustible items including any wall linings/coverings or decorations which may aid fire spread
- Ensure escape routes are free from fire ignition sources such as heaters or designated smoking areas
- Ensure escape routes are free from cable runs that may come loose and cause entanglement or tripping hazards
- The maximum permitted number of persons in attendance should be formally established and strictly adhered to

Consider:

- Appointment of sufficient fire marshals, providing formal and documented hazard specific training
- Incorporating evacuation drills within external areas when in use
- Completing audits of the fire exit routes to ensure no obstructions or hazards have been introduced

### Slips Trips and Falls

Unsuitable, poorly installed, and damaged permanent and temporary floor surfaces, steps, and edge protection present threats to life safety.

Action:

- Ensure floors, floor coverings and **'foot'** traffic routes are:
  - Of sound construction and of adequate strength and stability
  - Free from holes, slopes, uneven and slippery surfaces, or obstructions
  - Free from raised edges and are secure
- Where there is a change of level:
  - Steps and nose edges should be clearly marked and free from damage
  - Sufficient suitable handrails should be provided and be securely affixed
  - Adequate lighting should be provided, with colour contrast between furniture and flooring
  - Balustrades and edge protection should be installed as required, ensuring they are suitable in height, design, and strength to prevent falls from height, items being knocked over and climbing

### Weather

Adverse weather conditions are not conducive with external events and temporary structures, increasing the already hazardous nature of activities and risks of storm damage to property and injury.

Action:

- Ensure permanent and temporary structures, fixtures and fittings are fit for purpose, as well as suitable for external use and maintained in a sound condition, securely and safely anchored in place
- Minimise the use of unsecured items and provide arrangements for safe storage when items are not in use and ahead of poor weather conditions

Consider:

- Regular reviews of weather forecasts, to consider rain, storm, wind, snow, hail, etc.
- Procedures to be in place for:
  - The securing and removal of items, to prevent damage and or injury
  - Deciding whether to continue with, or close-down an event

### Inspections and Audits

Without regular inspections and audits being undertaken, risks cannot be identified as they arise and known risks cannot be confirmed as being suitably controlled.

Action:

- Inspections and audits should be regularly undertaken by trained persons, using a formal checklist and a facility to note action points arising; to be able to prioritise these and track through to completion
  - These should be completed at various times of the day to ensure all aspects of the arrangements are audited: pre-opening; when open at various times; during shut down and after closure

Consider:

- Process to identify where risk control measures, housekeeping improvements or training may need to be implemented, reviewed, and reinforced
- Use of a digital inspection and audit system. See *Aviva Risk Management Solutions - Specialist Partners*

For further guidance, refer to the Aviva Loss Prevention Standard entitled: *Stop Audits*

### Opening, Operating and Closing

Unless formal procedures are implemented for the various stages of the life cycle of the external area, there will be no confidence that all hazards have been managed or eliminated or the associated risks sufficiently reduced.

Action:

- Compile and implement procedures for pre-opening, opening, operating, closing and post closure, based on risk assessments and any guidance from authorities/insurers, etc. involved
- Individuals be formally responsible for ensuring procedures are implemented and adhered to
- Provide responsible persons with the necessary risk awareness training

Consider:

- Before turning on any heaters and electrical appliances, ensure all items are free from damage and clear of combustible items
- Monitoring usage of area and equipment (correct use, misuse, faults, and risk identification)
- Fire protection provisions are in place and systems operational
- Waste is regularly cleared and suitably arranged
- Smoking material regularly collected, extinguished, wetted down and suitably arranged
- Heaters and other appliances being turned off at least 30-minutes prior to closure and premises being left unattended
- Final inspection of the area be undertaken

## Loss Example

Fire: 04/01/2019 – Restaurant External Roof Terrace Fire

See <https://www.bbc.co.uk/news/uk-england-manchester-46765030>

## Checklist

A generic '**External Building Area: Usage and Safety**' Checklist is presented in Appendix 1 which can be tailored to your own organisation.

## Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

For more information please visit:

[Aviva Risk Management Solutions – Specialist Partners](#)

## Sources and Useful Links

- [Guidance on running events safely](#) – Health and Safety Executive
- [Fire safety issues with balconies \(2016\)](#) – BRE (Building Research Establishment) Global
- [Barbeque safety](#) – London Fire Brigade (May 2019)

## Additional Information

Relevant Loss Prevention Standards include:

- Arson Prevention
- Balcony and Terrace Safety: Residential Buildings
- External and Internal Third Party Exposures – Property Protection
- Hot Work Operations
- Managing Change – Property
- Manual Fire Fighting Water Supplies
- Smoking and the Workplace
- Stop Audits
- Street Food Vendor Management
- Windstorm – Protection of Buildings

To find out more, please visit [Aviva Risk Management Solutions](#) or speak to one of our advisors.

Email us at [riskadvice@aviva.com](mailto:riskadvice@aviva.com) or call 0345 366 6666\*

\*Calls may be recorded and/or monitored for our joint protection.

# Appendix 1 – External Building Areas: Usage and Safety Checklist



Location	
Date	
Completed by (name and signature)	

	Planning and Management	Y/N	Comments
1.	<p>Approval</p> <p>Have the following been contacted with full details of the proposals to seek appropriate permissions, obtain suitable guidance and details of any specific risk management requirements or recommendations:</p> <ul style="list-style-type: none"> <li>• Building owner?</li> <li>• Insurance provider?</li> <li>• Insurance broker?</li> <li>• Other bodies as appropriate, including the local authority and emergency authorities?</li> </ul>		
2.	<p>Risk Assessment</p> <p>Are there up to date:</p> <ul style="list-style-type: none"> <li>• Fire risk assessment(s)?</li> <li>• Health and safety risk assessment(s)?</li> <li>• Fire safety plan?</li> </ul> <p>Have the above been undertaken by a competent person?</p>		
3.	<p>Remedial Actions</p> <p>Have any action points generated from all completed risk assessments been:</p> <ul style="list-style-type: none"> <li>• Identified?</li> <li>• Prioritised?</li> <li>• Tracked?</li> <li>• Completed?</li> </ul>		

4.	<p>Procedures</p> <p>Are formal opening, operating and closing procedures in place, with a final inspection undertaken prior to vacating?</p>		
5.	<p>Inspections and Audits</p> <p>Are regular inspections and audits undertaken, during and outside external usage areas?</p> <p>Are these prioritised, tracked and completed?</p> <p>Do these cover:</p> <ul style="list-style-type: none"> <li>• Pre-opening?</li> <li>• Opening?</li> <li>• During open/operational periods?</li> <li>• Closure?</li> <li>• Post-closure?</li> </ul> <p>Do inspections and audits seek to identify:</p> <ul style="list-style-type: none"> <li>• Changes that may have taken place which may affect the likelihood of fire, damage, accidents and incidents occurring?</li> <li>• The need for additional control measures?</li> </ul>		
6.	<p>Combination of Hazards</p> <p>Do risk assessments take into account the combination of individual hazards and exposures, such as fire hazards, with:</p> <ul style="list-style-type: none"> <li>• Combustibility of permanent and temporary structures, and</li> <li>• Combustible contents, and</li> <li>• Decorations?</li> </ul>		
7.	<p>Management and Emergency Planning</p> <ul style="list-style-type: none"> <li>• Has a competent person been nominated to assume responsibility for the coordination and management of externally used areas/events?</li> <li>• Has an emergency escalation and action plan been established and communicated to all participants?</li> <li>• Are a suitable number of trained fire marshals or stewards available to respond to an emergency?</li> <li>• Have arrangements been made and communicated, in order to raise the alarm in the event of fire, request the attendance of emergency services and ensure site access?</li> </ul>		

8.	<p>Emergency Response &amp; Business Continuity Plan</p> <p>Is an Emergency Response Plan with an effective crisis management capability provided?</p> <p>Is a Business Continuity Plan (BCP) in place?</p> <ul style="list-style-type: none"> <li>• Have these been tested?</li> <li>• Are these periodically reviewed?</li> </ul>		
9.	<p>Near Miss, Incidents, Accidents</p> <p>Is there an incident reporting procedure for the recording of all incidents/accidents and near misses involving staff and members of the public?</p> <p>Does this include a formal root cause investigation as a means of improving risk management and loss prevention?</p>		
10.	<p>Change Management</p> <p>Are formal managing change procedures in place, to:</p> <ul style="list-style-type: none"> <li>• Help identify and manage hazards and exposures which left unchallenged could lead to an incident, damage or loss?</li> <li>• Identify additional risks created as result of changes?</li> </ul>		
11.	<p>High Risk Activities</p> <p>Are the following high-risk fire risk activities prohibited:</p> <ul style="list-style-type: none"> <li>• Use of barbeques?</li> <li>• All forms of cooking?</li> <li>• Use of portable heaters (including electric and gas)?</li> <li>• Use of firepits and chimenea?</li> <li>• Smoking?</li> <li>• Naked flames (candles and oil/paraffin lamps, etc.)?</li> </ul> <p><i>Note: Aviva recommends all these activities should be prohibited.</i></p>		
12.	<p>Permanent and Temporary Structures</p> <ul style="list-style-type: none"> <li>• Do structures meet required fire and safety standards?</li> <li>• Are the structures constructed using non-combustible, fire resistive or retardant materials?</li> <li>• Are structures in sound condition, fit for purpose and of a suitable strength and stability?</li> <li>• Are structures securely and safely affixed, allowing for adverse weather conditions?</li> </ul>		

## LOSS PREVENTION STANDARDS



13.	<p>Combustible Floor Coverings, Contents and Decorations</p> <ul style="list-style-type: none"> <li>• Do materials used in finishing and furnishing meet required fire and safety standards, including floor coverings such as astro turf/artificial grass?</li> <li>• Has the volume of combustible contents and materials been assessed and reduced so far as practicable?</li> <li>• Are combustible items stored well away from ignition sources?</li> <li>• Are non-secured contents and decorations kept to a minimum and arrangements in place for these to be easily removed and safely stored when adverse weather is forecast, and also when the external area is not in use?</li> </ul>		
14.	<p>Fire Protection – Automatic Sprinkler Protection</p> <p>Where the existing building is protected by automatic sprinklers, has the need for extension of the sprinkler system been assessed by:</p> <ul style="list-style-type: none"> <li>• A fire risk engineer?</li> <li>• A sprinkler installer?</li> <li>• Your insurance provider?</li> </ul> <p>to determine whether the system requires extension to the external area, any enclosure or partially enclosed structure, for life safety, loss prevention and property insurance purposes?</p>		
15.	<p>Fire Detection – Fire Alarm</p> <p>Where partial, substantial or fully enclosed building structures have been created, has the need for manual and automatic fire detection and alarm systems been assessed, by:</p> <ul style="list-style-type: none"> <li>• A fire risk engineer?</li> <li>• A fire alarm installer?</li> <li>• Your insurance provider?</li> </ul> <p>to determine whether the system requires extension for life safety, loss prevention and property insurance purposes?</p>		
16.	<p>General Fire Safety</p> <ul style="list-style-type: none"> <li>• Have an adequate number of suitable and maintained portable fire extinguishers and fire blankets been provided?</li> <li>• Are there a suitable number of persons trained in the use of fire safety equipment?</li> <li>• Are existing fire exit routes sufficient, clearly signed and clear of obstructions, combustible materials and fire hazards?</li> </ul>		

## LOSS PREVENTION STANDARDS

17.	<p>Public Fire Brigade</p> <ul style="list-style-type: none"> <li>• Has the fire brigade been informed of the proposals throughout its development?</li> <li>• Is the area easily accessible to firefighters?</li> <li>• Is there a readily available and adequate supply of water?</li> </ul>		
18.	<p>Waste Management</p> <ul style="list-style-type: none"> <li>• Have suitable arrangements been made for the regular collection, safe storage and disposal of waste materials?</li> <li>• Are arrangements in place to prevent waste materials accumulating in and around designated smoking areas, heaters, electrical and any permitted cooking appliances?</li> <li>• Are suitable arrangements and controls in place for the safe storage and cooling down of hazardous waste such as waste fats, oils and charcoal prior to removal from site for disposal (where cooking is permitted)?</li> </ul>		
19.	<p>Electricity Supply</p> <p>Are permanent fixed external electrical power supplies:</p> <ul style="list-style-type: none"> <li>• Installed and inspected at regular intervals by an approved contractor, who is a member of an appropriate UKAS nationally accredited third-party inspection body for companies able to carry out work in accordance with the IEE regulations?</li> <li>• Checked for damage prior to each use and repaired or replaced before being permitted to be used?</li> <li>• Provided with safety devices to protect against short circuit and earth fault currents (circuit breakers), electrocution and fire caused by earth faults (RCDs) and fire caused by arcing (Arc Fault Detection Devices)?</li> <li>• Suitable for external use?</li> <li>• Contained within protective conduit to prevent damage?</li> <li>• Checked to ensure power supplies are not overloaded, and not used together with multiple adaptors/joint blocks?</li> <li>• Inspected using a thermographic camera?</li> </ul>		
20.	<p>Portable Generators</p> <p>Is the use of portable generators prohibited?</p>		

21.	<p>Electrical Equipment and Power Cables</p> <p>Are electrical items including cables and connections to access power supplies:</p> <ul style="list-style-type: none"> <li>• Suitable for external use?</li> <li>• Visually inspected prior to opening, daily?</li> <li>• Subject to Portable Appliance Testing (PAT)?</li> <li>• Containing light fittings which are fitted with protective safety guards, maintained in a good condition and kept clear of combustible items?</li> <li>• Containing cables which are kept as short as possible, protected against physical damage and do not present tripping or entanglement hazards?</li> <li>• Checked to ensure compliance with prohibited use of extension leads, multiple adaptors and joining blocks?</li> <li>• Inspected using a thermographic camera?</li> </ul>		
22.	<p>Heating – Portable</p> <p>Is the use of portable forms of heating prohibited, including:</p> <ul style="list-style-type: none"> <li>• Electrical heaters?</li> <li>• Gas patio and space heaters?</li> <li>• Gas patio heaters used for decorative features, such as at entrances?</li> <li>• Firepits?</li> <li>• Chimenea, etc.?</li> </ul>		
23.	<p>Heating – Fixed (Electrical)</p> <p>Is fixed electrical heating:</p> <ul style="list-style-type: none"> <li>• Designed for the external use with appropriate IP rating?</li> <li>• Installed and routinely inspected by a competent qualified electrician?</li> <li>• <b>Installed and maintained as per the manufacturer’s safety advice, ensuring the minimum clear distance from combustibles is maintained at all times?</b></li> </ul> <p>Has the type of heater been selected and located to minimize the risks of fire and injury?</p>		

24.	<p>Weather</p> <ul style="list-style-type: none"> <li>• Is the weather forecast obtained and assessed in advance?</li> <li>• Are suitable measures taken to reflect forecast conditions?</li> <li>• Are there procedures in place and persons authorised to cancel an event ahead of forecasted adverse weather conditions?</li> <li>• If the weather changes, and if necessary, are plans in place to terminate the event quickly?</li> </ul>		
25.	<p>Smoking</p> <p>Is smoking prohibited?</p> <p>If permitted, is smoking restricted to designated areas, compliant with smoking legislation, free from combustible materials, a safe distance from the building and any combustible materials and provisions made for smoking materials to be safely disposed of?</p>		
26.	<p>Naked Flames</p> <p>Is the use of naked flames prohibited, including:</p> <ul style="list-style-type: none"> <li>• Candles tea lights (wax/gel)?</li> <li>• Oil/paraffin/gas lamps and lanterns?</li> <li>• Chafer fuel/chafing units?</li> </ul>		
27.	<p>Cooking</p> <ul style="list-style-type: none"> <li>• Is cooking prohibited?</li> </ul> <p>Where cooking is permitted (other than on balconies, terraces/roof terraces where cooking should be strictly prohibited), are cooking appliances and associated equipment:</p> <ul style="list-style-type: none"> <li>• Purpose built, fit for use, and maintained in good, clean condition?</li> <li>• Subject to regular service and maintenance in accordance with <b>manufacturer's instructions, as part of a preventative maintenance programme?</b></li> <li>• Installed/connected (gas appliances) by a competent Gas Safe registered engineer? Annually serviced (gas appliances) by a competent Gas Safe registered engineer?</li> <li>• Fitted with appropriate, working safety devices, e.g. thermostatic control and cut-out devices, flame failure cut-out devices, etc.?</li> <li>• Operated only by suitably trained persons?</li> <li>• Kept clear of any combustible materials, including floor surface/decking?</li> <li>• Always attended when in use?</li> </ul>		

<p>28.</p>	<p>Provision, Use, Storage and Handling of Fuel</p> <p>Are gas cylinders and associated equipment prohibited?</p> <p>Where used, are gas cylinders and associated equipment:</p> <ul style="list-style-type: none"> <li>• Operated by persons with appropriate training, experience and competency?</li> <li>• Limited to 1 day usage?</li> <li>• Positioned in a well-ventilated external area, stored in an upright position, on stable ground, caged/secured?</li> <li>• Clear of heat sources and combustible storage?</li> <li>• Gas hoses limited in length, 2 metre maximum for externally positioned hoses and 1 metre for cylinders contained within an enclosure or compartment?</li> <li>• Gas hoses inspected prior to each use, to ensure free from leaks, splits, damage and showing signs of perishing?</li> <li>• Fitted with emergency shut-off valves/regulators which are checked prior to each use?</li> <li>• Not left unattended when in use?</li> </ul> <p>Is charcoal:</p> <ul style="list-style-type: none"> <li>• Prohibited?</li> <li>• Where used, limited to 1 day usage and stock stored suitably and safely?</li> <li>• Wet/damped down and coals allowed to cool sufficiently prior to disposal/removal from site?</li> </ul> <p>Are flammables, gels, tea light candles and chafer oils:</p> <ul style="list-style-type: none"> <li>• Prohibited?</li> <li>• Where used, limited to 1 day usage and stock stored suitably and safely, within a proprietary metal fire resisting cabinet conforming to BS EN 14470-1 with a fire resistance of at least 30 minutes?</li> </ul> <p>Is cooking oil:</p> <ul style="list-style-type: none"> <li>• Prohibited?</li> <li>• Where used, limited to 1 day usage and stock stored suitably and safely?</li> <li>• Changed at regular intervals, thereby reducing oxidisation and the risk of fire?</li> <li>• Allowed to cool sufficiently prior to disposal/site removal?</li> <li>• Removed safely and appropriately when used?</li> </ul>		
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29.	<p>General Public Safety</p> <ul style="list-style-type: none"> <li>• Has the event area been assessed for suitability of usage and maximum number of persons?</li> <li>• Have emergency escape routes and means of raising an alarm been assessed?</li> <li>• Has the event area been assessed for the risks of slips, trips and falls, taking into account condition of floor surfaces, steps/edges, slopes and the added risk of slippery surfaces when wet?</li> <li>• Are trailing leads and cables avoided wherever possible, otherwise secured down and covered with proprietary mats or cable covers?</li> <li>• Are balustrades and edge protection suitable in height, design and strength to prevent falls from height, items being knocked over and climbing?</li> </ul> <p><i>Note: 1.10 metre minimum height, with maximum permissible spacing gap of '100mm sphere'.</i></p>		
30.	Additional comments:		

## Please Note

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## LOSS PREVENTION STANDARDS