

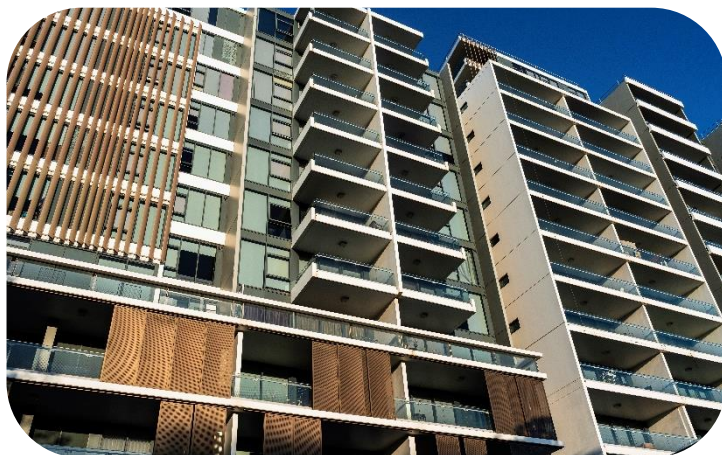
Balcony and Terrace Safety – Residential Property

This Loss Prevention Standard discusses the material damage risks associated with balconies and terraces and provides risk management guidance to help reduce the potential for loss events.

Balcony and Terrace Safety – Residential Property

Introduction

Residential balconies, terraces and rooftop terraces are common features on residential apartment buildings, providing access, and utility space, in the open. A number of risks are associated with balconies and terraces, which can lead to property damage incidents, such as this [balcony fire in London in May 2025](#), as well as interruption and alternative accommodation costs for residents and environmental damage, including contamination from firefighting water runoff.



This document is aimed at residential building owners and persons responsible for managing residential buildings and provides guidance to reduce the potential for property damage events and the associated interruption.

Note: This Loss Prevention Standard relates to residential balconies and terraces and is focussed on property loss prevention and related risk management guidance. It is not intended to address liability exposures. The presumption is that all regulatory requirements, such as fire risk assessments and compliance with local building regulations, codes, or standards, have or will be met.

Understanding the Risks

- **Fire.** Ignition sources include:
 - ✓ **Arson.** Deliberate fire-starting involving waste bins, vehicles etc., in proximity to the building can result in fire spread between balconies.
 - ✓ **Cooking Equipment.** Including barbecues, grills, pizza ovens, etc.
 - ✓ **Heating Equipment.** Including portable heating, wood-burners/chimineas, etc.
 - ✓ **Electrical.** Electrical faults and sparking.
 - ✓ **Battery Charging/Battery Faults.** e.g., e-bikes and e-scooters.
 - ✓ **Equipment.** Defective equipment, such as lighting, ventilation, etc.
 - ✓ **Hot work.** Hot air guns, blowtorches, grinding, cutting, etc. can ignite combustible materials.
 - ✓ **Smoking.** Discarded smoking materials can be blown by the wind into areas containing combustible items. Gaps between decking boards may also allow embers to fall and ignite any flammable matter beneath.
 - ✓ **Candles.** Decorative candles and tealights, etc., can ignite combustible materials and surfaces.

- **Construction Materials.** Many buildings incorporate combustible elements such as certain cladding and insulation systems, timber boarding, and decking. These materials can accelerate fire spread across the external façade, both horizontally and vertically, potentially involving multiple balconies and compromising internal compartmentation. Fire can penetrate apartments and extend to the roof and any roof voids.

This risk is heightened where rooftop terraces are built over combustible components, including roof frames, decking, waterproof layers, insulation, and terrace finishes.

- **Fire Spread.** Wind can intensify the fire spread potential across balconies and terraces on taller residential apartment buildings.

Storage of goods on balconies, e.g., outdoor furniture, laundry, storage chests/sheds, fuel for barbecues and firepits, waste, privacy partitions and screens, living walls/dry vegetation/plants, etc., can aid the development and spread of fire between balconies/terraces.

- **Fire Protection.** Whilst the internal areas of residential apartment buildings typically feature automatic fire detection systems, and in some cases fire protection systems such as sprinkler installations, balconies and terraces are unlikely to be adequately covered or protected.
- **Collapse.** Collapse of the balcony can occur due to poor design/installation or being overloaded or using inappropriate materials of construction, e.g., unsuitable for wind loads or corrosion in coastal locations.
- **Condition.** The condition of the balcony or terrace may deteriorate, in particular;
 - ✓ It may lose structural integrity, e.g. frame, joists, decking and balustrades;
 - ✓ It may become damaged due to wear and tear, age and corrosion;
 - ✓ There may be damage to external wall systems close to balconies, exposing combustible insulation and cavities;
 - ✓ The fire-retardant coating of combustible elements may deteriorate and require re-treatment.

Managing the Risks

Risk Assessments

Ensure relevant fire/explosion-related risk assessments have been completed and are reviewed regularly. In the United Kingdom this is typically addressed within the various home nation fire risk assessment-based legislation.

Note: Statutory risk assessments are deemed the minimum requirement, and following the recommendations in this document can help further reduce the risk and exposures.

Fire risk assessments should take into account the principles set out in the '[Fire safety in purpose-built flats | Local Government Association](#)' published by the Local Government Association.

Refer to the Aviva Loss Prevention Standard **Fire Safety Legislation - United Kingdom** for further guidance.

Material Damage Risk Assessment

Before initiating risk management controls or installing any additional fire detection and protection systems, an assessment of the anticipated/potential financial losses, for both material damage and interruption exposures, in the event of a significant or catastrophic loss event should also be undertaken.

This helps ensure that risk controls, detection and protection systems, etc., are sufficient and reflective of the potential property loss estimates.

A full understanding and appreciation of the risks associated with balconies and terraces is required to undertake a material damage risk assessment, which include:

- Known causes of balcony and terrace fires, and how these can be addressed.
- Stronger wind speeds at high levels. How this may affect candles, smoking materials, heaters and barbecues.
- Proximity of ignition sources to combustibles.
- Risk of leaving potential ignition sources unattended.
- Disposal arrangements for smoking materials.
- Proximity of communal waste storage facilities to nearby balconies and waste storage arrangements.
- Balconies and terraces as an additional means of escape.
- Modifications to the original design.
- Specific balcony and terrace construction features, risks presented and how these need to be managed to prevent damage/structural failure.
- Risks associated with balcony/terrace and component replacement, ensuring a planned replacement procedure is in place with appropriate controls, including 'hot works' procedures where required.
- Storage and charging of lithium-ion battery powered equipment such as e-bikes, e-scooters, etc.

Refer to the Aviva Loss Prevention Standards **Material Damage Risk Assessment** and **Business Impact Analysis** for further guidance.

Managing Change

Any changes to the building fascia, balconies and terraces, etc., should be managed through a formal Management of Change process. This helps ensure all stages of the change are progressed with minimal exposure to the existing arrangements.

- These proposed changes should also be discussed with your Property Insurer and Insurance Broker.

Refer to the Aviva Loss Prevention Standards **Managing Change** for further guidance.

Construction Materials

Aviva recommends the use of non-combustible materials in the construction of all buildings, including balconies and terraces, and the substitution of combustible elements where present to reduce the potential for fire, fire spread and extensive property damage. This extends to decking systems used on balconies or terraces. In the United Kingdom materials should achieve a rating of A1 or A2 under **BS EN 13501-1. Fire classification of construction products and building elements - Classification using data from reaction to fire tests.**

Balcony and Terrace Use

Catering equipment, including barbecues, pizza ovens, grills, etc., should be prohibited on balconies and terraces, and strictly enforced. Any form of heating and/or use of candles or other forms of naked flames should also be prohibited.

Smoking should be prohibited and guidance provided to residents to avoid accidental ignition along with careless disposal of smoking materials.

The storage and charging of lithium-ion battery powered equipment, such as e-bikes and e-scooters on balconies and terraces should be prohibited. Fires involving this equipment can be volatile and spread rapidly to other materials in proximity.

Electrical appliances, extension leads and multi-point electrical adaptors should be prohibited from use on balconies and terraces. These can become damaged, overloaded, etc., and ignite.

Housekeeping

Ensure balconies and terraces are maintained clear of furniture (other than garden furniture of low combustibility), storage including storage chests and sheds, combustible privacy screens, waste bins, etc.

Flammable materials such as gas cylinders, paints and solvents, etc., should not be stored on balconies or terraces. These should be stored in secured storerooms or other secured internal areas.

Communal waste bins and waste stores should not be located in proximity to walls featuring combustible materials. Fires involving waste bins can ignite construction materials and spread to balconies and terraces. At least 10 metres separation is recommended. Where this cannot be achieved, install a waste compound of non-combustible construction, of at least 2.4 metres in height and secured at all times to prevent unauthorised access and tampering.

Rules/Leases and Enforcement

Local property rules and obligations of owners and occupants, in addition to those contained within leases are to be fully understood and implemented. Where local rules do not exist, consideration should be given to formally drawing up rules, communicated to residents and incorporating within a welcome pack to all new residents.

Leases often strictly prohibit use of barbecues along with smoking on balconies and terraces. Where this is omitted, inclusion of use of barbecues and smoking within 'Prohibited Activities' of local rules, along with heaters and candles should be considered.

Information

Residents should be informed of the risks associated with balcony and terrace usage, by way of clearly displayed information on a notice board within individual buildings along with regular reminders, particularly in the run-up to and during warmer periods and Bank Holidays where there will be a greater desire to use outside space. This should state local rules, reminders of constraints within lease agreements and a means of notification of balcony and terrace misuse.

Hot Works

Hot works are tasks or equipment that use or create heat, flame or sparks. Examples include but not limited to welding equipment, blowtorches, grinders, drilling and brazing.

- Hot works must be prohibited within 10 metres of any buildings featuring combustible construction materials including combustible balconies and terraces.
- Hot works undertaken within buildings should be conducted in accordance with the Aviva Loss Prevention standard **Hot Work Operations**.
- Thermographic cameras should be used throughout the process and during the required fire watches.
- Fire watches should be undertaken for up to 240 minutes after the hot works and only reduced where supported by a specific risk assessment.

Automatic Fire Detection

A remotely monitored automatic fire detection and alarm system can provide early discovery of fire and help reduce the potential for fire development and spread. As far as achievable, automatic fire detection and manual call points should be installed throughout the property, including to external balconies and terraces.

Ensure any plans to install automatic fire detection systems are discussed with your insurer or broker.

Fire Protection

Where an existing fire protection system is installed, it should be extended to external covered areas, including balconies and terraces.

Fire can develop in unprotected areas and grow to a size that can potentially overwhelm the fire protection system. Ensuring all covered external areas are adequately protected can help reduce this risk.

Where sprinkler systems extend to external areas, consideration should be given to ensuring adequate frost protection of pipework and sprinkler heads.

Note: Sprinkler systems designed, installed, commissioned and maintained to **BS9251: Fire sprinkler systems for domestic and residential occupancies. Code of practice** are provided for life safety/fire escape purposes only and are not recognised as providing property protection.

Discuss any plans to install or extend fire protection systems with your insurer or broker.

Refer to Aviva Loss Prevention Standard **Sprinkler Systems - How They Operate** for further guidance.

Self-Inspection

- Regular self-inspection of properties including balconies and terraces should be undertaken by appropriately trained persons to ensure existing rules and control measures are being adhered to as well as identifying other potential hazards. The use of a formal self-inspection procedure is advised.

Refer to Aviva Loss Prevention Standard **Self-Inspections** and Appendix 1 at the rear of this document for further guidance.

Training

Training for workers and other personnel with responsibilities for care and maintenance of residential apartment buildings is essential and should cover:

- Hazards and risk management controls.
- Emergency procedures.
- Fire detection and protection systems.
- Self-inspections and housekeeping.
- Disaster and business continuity planning.

Fire and Rescue Service

It is important to maintain suitable access for the Fire and Rescue Service and consider the distances and location to the nearest source of fire water or hydrant that they may need to use, and the amount of water.

- The location and number of fire hydrants in the proximity of the property/properties should be documented in an emergency response plan or shown on appropriate drawings.

It is also good risk management practice to know what water supplies are available for the Fire and Rescue Service to use. Therefore, site management should always establish:

- What firefighting water supply is available.
- The static pressure flows and residual pressure test results.
- Whether additional resources, such as a private hydrant system or water storage tanks are necessary.

Please refer to the Aviva Loss Prevention Standard **Manual Fire Fighting Water Supplies** for further guidance.

Emergency Response

An emergency response plan should be specifically developed to outline key responsibilities and actions in an emergency event. The emergency response plan should include responses to all likely property and interruption related events as described in this Loss Prevention Standard. It should also include the actions key individuals should take during emergency events.

The emergency response procedures should be documented and training provided.

Refer to Aviva Loss Prevention Standard **Emergency Response Teams** for further guidance.

Checklist

A generic **Balcony and Terrace 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.

- Inspection, audit, risk assessment software platform - [Safetyculture](#)
- Thermal Imaging Cameras - [Pass](#)
- Automatic Fire Detection Systems - [Secom](#)

For more information please visit: [Aviva Risk Management Solutions - Specialist Partners](#)

Sources and Useful Links

- [Fire safety in purpose-built flats | Local Government Association](#)
- [BS EN 13501-1: Fire classification of construction products and building elements - Classification using data from reaction to fire tests](#)
- [BS 5839-1: Fire detection and fire alarm systems for buildings - Design, installation, commissioning and maintenance of systems in non-domestic premises. Code of practice](#)
- [LPC Rules for Automatic Sprinkler Installations](#)
- [BS EN 12845: Fixed firefighting systems. Automatic sprinkler systems. Design, installation and maintenance](#)

Note: Whilst UK standards and legislation are referenced in this document, other international standards and legislation should be referenced where applicable.

Additional Information

Relevant Aviva Loss Prevention Standards include:

- **Arson Prevention**
- **Housekeeping - Fire Prevention**
- **Smoking and the Workplace**
- **Material Damage Risk Assessment**
- **Lithium-ion Batteries - Storage and Transit**
- **Fire Compartmentation**
- **Fire Doors, Fire Shutters and Fire Dampers**
- **Self-Inspections**
- **Heat and Smoke Venting Systems**
- **Hot Work Operations**
- **Maintenance Regimes**
- **Managing Change - Property**
- **Self-Inspections**
- **Property and Business Impact Risk Assessment**
- **Emergency Response Teams**
- **External Wall Insulation Systems**

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

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Appendix 1 - Balcony and Terrace Safety Checklist

Location	
Date	
Completed by (name and signature)	

	Balcony and Terrace Safety	Y/N	Comments
1.	<ul style="list-style-type: none"> Have required risk assessments been completed for all locations? Does this consider all construction materials including the construction materials of the balconies and terraces? Have any and all actions to reduce the risks been addressed? Are these reviewed regularly? 		
2.	<ul style="list-style-type: none"> Are proposed changes to building fascias, balconies and terraces to be managed through a formal Management of Change process? Have any proposed changes been discussed with your Property Insurer and Insurance Broker? 		
3.	Is appropriate training provided for workers and other personnel associated with property risk management?		
4.	Is a formal Emergency Response Plan in place?		
5.	<ul style="list-style-type: none"> Are all materials of construction for the building known and documented? Are any materials of construction combustible? Is the location of any combustible materials of construction clearly identified on drawings and documentation? 		
6.	<p>Are the balconies and terraces located adjacent to, above or below combustible building construction features highlighted in question 1 above? Consider:</p> <ul style="list-style-type: none"> Walls, external cladding and wall insulation. Wall coverings, such as living walls. Other building features, such as gutters, downpipes, fascia boards, soffits and roof overhangs. Combustible roofs and living roofs. 		

	Balcony and Terrace Safety	Y/N	Comments
7.	<ul style="list-style-type: none"> Are hot works prohibited within 10 metres of any buildings featuring combustible construction materials including combustible balconies and terraces? Where permitted, are hot works undertaken within buildings in accordance with the Aviva Loss Prevention standard Hot Work Operations? Are thermographic cameras used throughout the process and during the required fire watches? Are fire watches undertaken for up to 240 minutes after the hot works and only reduced where supported by a specific risk assessment? 		
8.	<p>Are the balconies/terraces themselves constructed containing combustible materials? Consider:</p> <ul style="list-style-type: none"> Decking, frame, joists, cassettes, soffits, balustrades and handrails, etc. <p>If unknown, seek professional advice.</p>		
9.	<ul style="list-style-type: none"> Have steps been taken to remove/replace any elements of construction considered to present an increased risk of property damage? Has this work actually been scheduled or undertaken? 		
10.	<p>Are residents provided with clear advice on safe balcony and terrace usage, including the risks of smoking and careless disposal of smoking materials?</p> <p>Note: In most cases Aviva recommends smoking be prohibited on balconies.</p>		
11.	<p>Do leases, local rules and restrictions prohibit the following activities on balconies and terraces:</p> <ul style="list-style-type: none"> Barbeques and other forms of cooking? Heaters, chimineas, firepits? Smoking? Candles and related items, e.g. oil lamps? Storage of combustible materials? Battery charging, e.g. e-bikes and e-scooters? <p>Note: Aviva recommends all these activities should be prohibited.</p>		

	Title	Y/N	Comments
12.	<ul style="list-style-type: none"> Are regular formal documented inspections undertaken of balconies and terraces to check on the condition of buildings, balconies and terraces and the presence of prohibited items? Are repairs scheduled promptly and prohibited items and activities removed, and removal enforced/reinforced when identified? <p>Note: These should include - barbeques, firepits, chimineas, heaters, candles, lanterns, excessive storage/combustible furniture, combustible privacy screens, highly flammable substances (fuel/firelighters), dry vegetation (plants) and presence of combustible matter collecting beneath decking, etc?</p>		
13.	Is there a 'means of notification' reporting procedure for any balcony and terrace misuse, so that residents can alert property managers?		
14.	<ul style="list-style-type: none"> Is there a comprehensive automatic fire detection system, designed, installed, commissioned and maintained to local/national regulations, standards or codes, such as BS 5839-6: Fire detection and fire alarm systems for buildings - Code of practice for the design, installation, commissioning and maintenance of fire detection and fire alarm systems in domestic premises? Are alarm systems connected to a constantly attended location or Alarm Receiving Centre? 		
15.	Has automatic sprinkler protection, installed and managed to recognised standards been considered?		
16.	<ul style="list-style-type: none"> Is there appropriate firefighting access to the buildings? Are adequate water supplies available for firefighting purposes? 		
17.	Additional Comments:		

Please Note

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