

Composite Panels – Management and Maintenance

This Loss Prevention Standard discusses the risks associated with the use of composite panels and provides risk management guidance to help reduce the potential for fire, business interruption and environmental losses.

Composite Panels – Management and Maintenance

Introduction

Composite panels, defined for the purposes of this document as a layered panel comprising two outer metal faces and an inner insulated core, are a widely used construction element.

They can be used:

Externally. To provide exterior wall and roofing systems.

Internally. To provide subdivision walling and ceilings between building compartments, and to create free-standing or roof-supported structures within buildings for plant rooms, freezer or refrigerated stores, clean rooms or hazardous processes.



There are a number of advantages to using composite panels in building construction, including:

- **Cost.** Composite panels are typically lower in cost in comparison to traditional building materials.
- **Ease of Use.** Large panel sizes mean buildings and structures can be erected quickly.
- **Weight.** Some composite panel types are lighter than other construction elements. This can help reduce the structural loading and costs of structural frames.
- **Insulation.** The various insulation materials used within composite panels provide good insulation ratings, helping to reduce cooling costs and emissions.
- **Fire Performance.** Some composite panel systems provide defined fire resistance ratings of up to 4 hours.
- **Hygiene.** Composite panels are very easy to clean, which is essential in sectors such as food manufacturing or pharmaceuticals.

Some composite panels, however, contain combustible or partially combustible elements, requiring focussed management and maintenance to reduce the risk of damage and the resulting business interruption and environmental impacts. This Loss Prevention Standard outlines the key risks, provides guidance on reducing the likelihood of loss events, and includes a practical checklist to support self-inspection and risk management programmes associated with composite panels.

Note: This Loss Prevention Standard relates to composite panels and is focussed on asset loss prevention and related risk management guidance. It is not intended to address liability/general liability exposures. The presumption is that all local regulatory territory requirements, and compliance with national/local building regulations, codes, or standards take precedence and have, or will be, met. In territories where local authorities have jurisdiction, compliance with applicable laws and regulations is assumed as a minimum requirement. The recommendations in this document are intended to supplement, not replace, local requirements.

Understanding the Risks

Common risks, exposures and issues associated with composite panels include, but are not limited to:

- **Combustibility.** Some of the insulation materials used in composite panels are classed as partially combustible, combustible or highly combustible, and in many cases may support rapid fire growth and spread. Insulation materials classed as fire retardant are typically limited to specific time periods only, e.g., 30 minutes, 1 hour, etc., and will eventually ignite. Some of the adhesives and treatments used in the manufacturing process can be combustible in nature.
- **Fire spread.** Some polymer-based insulation materials can melt when ignited and become free flowing, aiding the spread of fire through the building and to external areas. The installation of electrical services, flues, gas pipes, etc., can compromise fire compartment integrity.
- **Collapse.** The interconnected nature of composite panelling means that fire can spread rapidly across structures leading to delamination and collapse.
- **Firefighting.** Fire typically involves the combustible insulated core and combustible adhesives, which are concealed between the two outer faces of the composite panel. This poses significant challenges for firefighters by preventing firefighting water from reaching the seat of the fire. Given the rapid and volatile nature of fires involving combustible composite panelling, firefighting is often defensive in nature and focussed on cooling of adjacent properties to help prevent fire spread. Fire events involving combustible composite panels often result in the complete loss of the building and other assets.
- **Performance.** Composite panels that have not been directly involved in a fire may have been damaged, which whilst not immediately obvious, could impact the future fire performance and require full replacement.
- **Contamination.** Composite panels are susceptible to smoke damage and may require full replacement when used in specific environments, e.g., food manufacturing or storage, pharmaceutical facilities, etc.
- **Delamination.** Panels can delaminate in certain conditions, or when impacted by vehicles and trolleys, etc. This can weaken the structure
- **Moisture.** Some insulation materials will absorb water or moisture and are not always suitable for wet or chilled atmospheres.

Further, complicated fire performance classification systems and testing regimes can often result in incorrect or inferior products being inadvertently specified or supplied, potentially compromising a building's expected fire performance.

Composite Panel Types

- **Polystyrene (EPS/XPS).** Expanded (EPS) and extruded (XPS) polystyrene are highly combustible materials that melt, ignite and burn rapidly when exposed to heat. Fires involving polystyrene can develop quickly, spread through composite panel systems and generate dense toxic smoke, making firefighting difficult. Melting polystyrene can also produce burning droplets that ignite materials below, leading to multiple fire outbreaks.
- **Polyurethane (PUR).** Polyurethane (PUR) is a very commonly used thermoset foam insulation. Whilst it can initially char when exposed to fire, prolonged or intense heat can cause ignition. Once alight, PUR contributes significantly to the fire load, supporting rapid fire spread and producing dense toxic smoke that can hinder firefighting efforts.

- **Polyisocyanurate (PIR).** Polyisocyanurate (PIR) insulation is similar to polyurethane (PUR) but can provide improved fire performance due to its chemical composition and fire-retardant additives. Although PIR remains combustible and contributes to the fire load, it typically demonstrates better resistance to ignition and flame spread than polystyrene and PUR insulation, notably during the early stages of a fire. Many PIR-based composite panel systems have been tested and certified by recognised approval bodies, including LPCB and FM Approvals to provide defined fire performance.
- **Phenolic Foam.** Phenolic foam is a thermosetting insulation material, which offers improved fire performance compared with many other foam plastic insulations, exhibiting low flame spread, low smoke production and a strong tendency to char when exposed to heat. However, it remains an organic material and can contribute to the fire load under severe or prolonged fire conditions. Where used within composite panels, fire damage may still result in loss of panel integrity and the generation of smoke and combustion products.
- **Mineral Fibre / Glass Wool.** Mineral fibre and glass wool insulation are non-combustible materials widely used in construction. While the insulation itself does not contribute to fire spread, consideration should be given to other associated materials, such as membranes, vapour barriers and adhesives, which may be combustible.
- **High-Density Mineral Fibre.** High-density mineral fibre panels are commonly used where enhanced fire resistance is required. These systems are regarded as non-combustible and are typically designed to provide certified levels of fire resistance, maintaining insulation, structural integrity and load bearing capacity during a fire. Mineral fibre-based composite panels can be more expensive and are typically heavier than foam-cored panel types, often requiring structural upgrading to provide adequate load bearing capacity.

Important: Fire performance ratings for composite panels typically relate to a range of characteristics, including reaction to fire, fire-retardant properties and fire resistance. Performance varies according to factors such as panel thickness, core type, joint design, orientation, building or structure height, installation details and the test standard applied. Product-specific certification and test data should always be consulted to confirm the fire performance of individual panels and panel systems. Refer to your insurer, broker or authority having jurisdiction to discuss composite panel fire performance or for further guidance.

Management Programmes

Material Damage and Business Impact Assessment

To help fully understand the risk exposures associated with composite panels, an assessment of the anticipated or potential financial losses for material damage, business interruption and environmental exposures, in the event of a significant or catastrophic loss event should be undertaken.

This assessment should identify and assess:

- The types of composite panels in use, e.g., PIR, XPS / EPS, PUR, mineral fibre, etc
- The fire classification, e.g., highly combustible, combustible, non-combustible, partially combustible, fire-retardant, fire-resisting, etc.
- General condition.
- The location of the panel types on site plans.
- Hazardous processes undertaken in proximity.

Note: Where the insulation type is not known or readily identifiable, it may need to be tested to determine its combustibility.

This process helps identify the current and future impacts result from planned business changes or expansions, and ensures that risk controls, detection and protection systems, etc., are sufficient and reflective of the potential loss estimates.

Note: The type (e.g., insulation core) and location of composite panels should be clearly identified on site plans.

Refer to the Aviva Loss Prevention Standards **Material Damage Risk Assessment** and **Business Continuity - Step 4: Business Impact Analysis and Risk Assessment** for further guidance.

Management of Change

Any changes to buildings, plant, processes, etc., including those related to the installation, replacement, refurbishment and repairs of composite panel systems should be managed through a formal Management of Change process to help ensure that works are progressed with minimal exposure to the existing arrangements.

Refer to the Aviva Loss Prevention Standard **Managing Change - Property** for further guidance.

Contractor Controls

Choose competent and experienced companies to install and undertake work on composite panel systems. Ensure that:

- Contractors are:
 - ✓ Aware of the location of composite panels in proximity to the work area.
 - ✓ Trained on the associated hazards
 - ✓ Appropriately managed.
- Work areas are inspected to ensure there are no areas of damage or exposed insulation within the composite panels.
- A permit to work is issued for any works in proximity to composite panels.
- Public Liability has been confirmed with adequate indemnity limits.

Refer to the Aviva Loss Prevention Standard **Managing Contractors - Property** and **Permit to Work Systems** for further guidance.

Hot Works

Hot works are tasks or equipment that use or create heat, flame, or sparks. Examples include, but are not limited to, the use of welding equipment, blowtorches, grinders, drilling, and brazing. Hot works are associated with many fires involving composite panels and must be closely controlled.

Important: Hot works directly on combustible composite panels **must** be expressly prohibited. Visual warning signs to this effect should be installed in any areas where combustible composite panels are present. An example hazard notice can be found in Appendix 2 at the rear of this document.

- Hot work within 5 metres of combustible composite panels should not be permitted.
 - ✓ Equipment requiring hot work repair should be removed and the work undertaken in a remote and safe location, or manual drills and snips should be used where removal is not possible.
 - ✓ Where this is not possible, any hot works must be conducted in strict accordance with the Aviva Loss Prevention standard **Hot Work Operations**.
 - Fire watches should be undertaken for up to 240 minutes after the hot works and only reduced where supported by a specific risk assessment.
 - Thermographic cameras should be used throughout the works and during the fire watch periods.

Refer to the Aviva Loss Prevention Standards **Hot Work Operations** for further guidance.

Training

Training for workers and other personnel with responsibilities for any buildings using composite panels is essential and should cover:

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

Managing the Risks

Maintenance

Composite panels should be maintained in good condition.

- Any damage or areas where the insulated core is exposed should be completely sealed with a metal facing and joints maintained in good condition.
 - ✓ Any holes or damage to panels should result in the panels being either replaced or repaired with metal caps or covers riveted to the panel. Silicone sealant is not suitable as in a fire it shrinks away and exposes the hole.

To help reduce the potential for impact damage from moving vehicles, trolleys, etc., consider lining vulnerable areas of composite panels with mild steel checker plate or similar material. Consider the use of concrete or metal impact barrier systems in high-traffic areas.

Self-Inspection

Premises self-inspection programmes should extend to all composite panels. This can help to identify faults, issues and concerns that could expose panels to ignition hazards or water absorption.

Thermal imaging cameras should be used to check any equipment affixed to, or located in close proximity to, panels, including penetrating cables and pipes, for unusual heat patterns.

A composite panel self-inspection checklist is presented in Appendix 1 at the rear of this document.

Refer to the Aviva Loss Prevention Standards **Self-Inspections** and **Use of Thermographic Cameras – General Considerations** and **Checklist** for further guidance.

Penetrations

- Electrical and other services penetrating panels should be fitted with non-combustible, non-conducting sleeves or conduit to the full thickness of the panels.
- Any penetrations through fire compartment walls should be fire-stopped to provide a commensurate fire resistance rating.

Important: Hot extraction flues, hot ducting or pipework should not penetrate combustible composite panels and should be relocated to or via a non-combustible wall or ceiling. Where this is not possible, the flue, pipe or duct should be installed within a non-combustible collar, designed to prevent the spread of heat from the flue to the surrounding construction element. Where this penetrates a fire-resisting compartment wall, the collar and fitting should have a commensurate fire resistance rating. The combustible insulation should also be removed for at least 300mm in all directions around the flue and replaced with a non-combustible material.

Services and Equipment

Electrical equipment such as electrical panels, electrical switches, isolators, junction boxes, cabling, lighting, knife sterilisers, hand dryers, etc., should not be mounted directly onto combustible composite panels and should be relocated to a non-combustible surface. Increased electrical inspection and testing should be considered pending relocation.

Refer to the Aviva Loss Prevention Standard **Fire Compartmentation** for further guidance.

Refrigeration Equipment

Refrigeration plant should not be mounted directly onto combustible composite panels. Where this is unavoidable, ensure:

- Increased servicing and maintenance arrangements are adopted.
- Thermostatic controls are tested and calibrated at least annually.
- Secondary high-temperature isolation switches are installed to isolate equipment upon reaching pre-set temperature thresholds.
- Thermal imaging cameras are used to check any equipment in proximity to, or penetrating composite panels, e.g., cables, pipes, etc., for unusual heat patterns.

Hazardous Activities

Any high-risk activities including the use of flammable liquids, combustible dusts or hazardous equipment, including hot cooking appliances, should not be located within 5 metres of combustible composite panels.

- Relocate any such equipment to areas utilising non-combustible and / or fire-resisting construction.
- Where this is not possible, the vulnerable wall and ceiling panels should be removed and replaced with non-combustible composite panels or, as a minimum, overclad with a non-combustible panel system.

Important: Consult your insurer, broker or authority having jurisdiction for specific guidance on the location of hazardous equipment and replacement or over cladding of combustible composite panels in such areas.

Battery Charging

Battery charging equipment and charging areas should not be located within 5 metres of combustible composite panels.

- Battery charging related fires present a significant risk. Relocating charging equipment to non-combustible, or as a minimum fire-retardant, wall surfaces can reduce the potential for fire events. Ensure ceilings over such areas are also non-combustible or as a minimum fire-retardant.
- Overclad walls where relocation of chargers is not possible, with a non-combustible panel system.

Refer to the Aviva Loss Prevention Standards **Forklift Trucks - 12 Top Tips, Battery Powered Forklift Trucks - Property, Lithium-ion Batteries - 15 Top Tips** and **High Piled Storage (Non-Sprinklered Buildings)** for additional guidance on reducing the fire risks associated with vehicle charging.

Important: Electric vehicle charging equipment should not be mounted directly onto combustible composite panel walls.

Refer to the Aviva Loss Prevention Standard **12 Top Tips for Electric Vehicle Chargers** for further guidance.

Housekeeping

Where combustible composite panels are used for external walling or cladding to key buildings, adequate clearance should be maintained between the building and any combustible item storage, e.g., pallets, crates, skids, etc., waste stores, flammable gas cylinders, smoking areas, etc. This helps reduce the potential for accidental or deliberate fire damage.

- At least 10 metres clearance should be maintained.

Smoking should be prohibited within 10 metres of combustible composite panels and any smoking receptacles removed.

Refer to the Aviva Loss Prevention Standards **Arson Prevention, Management of Combustible Waste, Smoking and the Workplace** and **Housekeeping** for further guidance.

Panel Replacement

Composite panels often need to be replaced, typically as a result of:

- Risk assessments highlighting heightened fire risk concerns.
- Damage, e.g., forklift truck impact.
- Age-related condition.
- Building alterations or refurbishment.

The selection of replacement panels and the desired fire performance should be based on the findings of a risk assessment.

The use of non-combustible panels with a defined fire resistance rating should be considered wherever an increased risk exposure is present, this includes, but is not limited to:

- Proximity to other buildings, site boundaries or hazards, such as fuel islands, high voltage (HV) transformers, waste handling equipment and storage, pallet storage, lift truck charging areas, etc.
- Encasement of hazardous processes, such as cooking lines.
- Plant rooms.
- Critical control rooms.
- Separation of warehouse storage and production environments.

Fire-retardant panels, approved by a testing agency such as the Loss Prevention Certification Board (LPCB) or FM, may be appropriate for lower risk areas.

Combustible composite panels, or those with no approval rating, should not be used.

Note: Any openings in fire compartment walls should be fitted with fire doors, shutters, etc., to the commensurate fire resistance rating. Refer to the Aviva Loss Prevention Standards – **Fire Doors, Shutters, Dampers and Collars** and **Fire Compartmentation** for further guidance.

Important: Refer to your insurer, broker or authority having jurisdiction for guidance on the fire performance of replacement composite panels.

Detection and Fire Protection

Fire Detection. Any building utilising composite panels should be covered by an automatic fire detection and alarm system. Aspirating detection technology, which provides faster detection of smoke and fire events than traditional point detection, is recommended.

Fire Protection. Where appropriate and based on the exposure, automatic sprinkler protection should be installed.

Important. Any detection and fire protection systems should be designed, installed and maintained in accordance with recognised and accepted local or national regulations, standards or codes by competent and accredited companies. System designs and proposed interlock strategies should be reviewed and accepted by the property insurer or authority having jurisdiction prior to installation.

Heat and Smoke Venting

Consider installing automatically (and manually) actuated heat and smoke vents to any areas where composite panels are installed. These are designed to exhaust heat and smoke from a building during and/or after a fire, and are typically installed in ceilings, roofs or high-level wall locations, and can help prevent the accumulation of flammable gases and slow the development and spread of fire and smoke.

Refer to Aviva Loss Prevention Standard **Heat and Smoke Venting Systems** for further guidance.

Emergency Response Planning

Effective emergency response planning can assist with the management of unexpected events or incidents. Appoint a dedicated Emergency Response Team (ERT) to help manage emergency events and ensure that key responsibilities are allocated and appropriate training provided. Any emergency response plan should be practised and tested.

Refer to the Aviva Loss Prevention Standards **Emergency Response Teams** and **Business Continuity – Step 7: Test and Exercise Plan** for further guidance.

Fire and Rescue Service

Local Fire and Rescue Services are often amenable to inspecting buildings to evaluate fire risk exposures, firefighting response and provide guidance. Please invite local team(s) to familiarise themselves with the building and its activities.

It is important to maintain suitable access for the Fire and Rescue Services and to 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 premises should be documented in an emergency response plan or shown on appropriate drawings.

Plans showing composite panel locations should be available to attending fire services upon arrival at the premises.

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 Standards **Emergency Response Planning with Fire and Rescue Services** and **Manual Fire Fighting Water Supplies** for further guidance.

Business Continuity Planning

Business Continuity Plans should be formalised to ensure disaster recovery and continuity arrangements are in place and aligned with the business impact assessments and any contractual obligations.

Refer to the Aviva Loss Prevention Standard **Business Continuity Planning - Seven Steps to Continuity** for further guidance.

Contact Information

United Kingdom

Please visit [Aviva Risk Management Solutions](#) or email us at riskadvice@aviva.com. To speak to one of our advisors, 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.

Canada

Please visit [Aviva Risk Management Solutions | Aviva Canada](#) or email us at arms.canada@aviva.com

Ireland

Please visit [Insurance Risk Management | Business Risk Management Insurance - Aviva Ireland](#) or Email us at armsireland@aviva.com

Aviva have created a network of Specialist Partners to complement our in-house capabilities and to enable our policyholders to benefit from a wide range of risk management solutions at preferential rates and terms. Together, we provide solutions to help with the significant challenges of modern-day risk management.

Note: These partner relationships are wholly for the benefit of our policyholders with no income to Aviva.

The following Specialist Partners provide products or services in relation to risk guidance provided, discussed or referenced in this Loss Prevention Standard.

Ireland

- [Pass Thermal Imaging Cameras and PAT Testing Equipment - Aviva Ireland](#)

For more information please visit: [Insurance Risk Management | Business Risk Management Insurance - Aviva Ireland](#)

Canada

- [Electrical Service & Solutions Toronto | IPE Canada](#)
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For more information please visit: [Our Specialist Partner Network | Aviva Canada](#)

United Kingdom

- Thermal Imaging Cameras and PAT Testing Equipment - [Pass](#)
- Fire Detection and Alarm Systems - [Secom](#)
- Electrical installation testing and inspection - [Bureau Veritas](#)

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

Canada

- FM4880 Approval Standard for Class 1 Fire Rating of Insulated Wall or Wall and Roof/Ceiling Panels, Interior Finish Materials or Coatings & Exterior Wall Systems
- FM4881 Class 1 Exterior Wall Systems
- FM4882 Class 1 Interior Wall and Ceiling Materials or Systems for Smoke Sensitive Occupancies
- FM4471.22 Class 1 Panel Roofs
- ULC (Underwriters Laboratories of Canada) fire standards, particularly:
 - CAN/ULC-S101 (fire endurance)
 - CAN/ULC-S102 (surface burning characteristics)
 - CAN/ULC-S114 (non-combustibility)

United Kingdom and Ireland

- Construction materials classified as Class A1 or A2 under **BS EN 13501-1: Fire classification of construction products and building elements - Part 1: Classification using data from reaction to fire tests** are generally accepted as non-combustible for building construction applications.
- Construction products classified as Class B under BS EN 13501-1 are generally considered fire-retardant or limited-combustibility products, demonstrating a limited contribution to fire development when compared with lower-rated materials.
- In the United Kingdom and Ireland, composite panel systems should be tested and classified in accordance with, or demonstrate equivalent performance to:
 - ✓ **LPS 1181 Part 1: Requirements and tests for built-up cladding and sandwich panel systems for use as the external envelope of buildings.**
 - ✓ **LPS 1181 Part 2: Requirements and tests for sandwich panels and built-up systems for use as internal constructions in buildings.**
- Where buildings, structures or compartments are required to provide a defined level of fire resistance, the construction system should be tested and classified in accordance with, or demonstrate equivalent performance to:
 - ✓ **LPS 1208: LPCB Fire resistance requirements for elements of construction used to provide compartmentation.**

Important: Refer to your insurer, broker or authority having jurisdiction for guidance or approval of proposed composite panels.

Other

- **EN 13501-1: Fire classification of construction products and building elements - Part 1: Classification using data from reaction to fire tests.**
- **EN 13501-2: Fire classification of construction products and building elements - Part 2: Classification using data from fire resistance tests, excluding ventilation services**

Loss Prevention Standards

These documents set out best practice recommendations to help reduce the likelihood and impact of losses.

Relevant Aviva Loss Prevention Standards include:

- **Managing Change - Property**
- **Managing Contractors - Property**
- **Emergency Response Teams**
- **Business Continuity - Step 7: Test and Exercise Plan**
- **Self-Inspections**
- **Arson Prevention**
- **Housekeeping**
- **Management of Combustible Waste**
- **Maintenance Regimes**
- **Hot Work Operations**
- **Use of Thermographic Cameras - General Considerations and Checklist**
- **Emergency Response Planning with Fire and Rescue Services**
- **Fire Compartmentation**
- **Fire Doors, Shutters, Dampers and Collars**
- **Heat and Smoke Venting Systems**
- **Material Damage Risk Assessment**
- **Business Continuity - Seven Steps to Continuity**
- **Business Continuity - Step 4: Business Impact Analysis and Risk Assessment**
- **Business Continuity - Step 7: Test and Exercise Plan**

Please visit [Loss Prevention Standards](#) to view the full library.

Aviva Risks Training Solutions (United Kingdom Only)

Aviva Risk Training Solutions, delivered through our Specialist Partner, SafetyCulture, provide free, bite-sized learning modules exclusively for Aviva policyholders.

Relevant courses include:

- **Composite Panels - Risk Management**
- **Forklift Trucks - Preventing Property Damage**
- **Arson Prevention**
- **Managing Contractors**
- **Managing Hot Work Operations**

Please visit [Aviva Risk Training Solutions](#) for further guidance.

Appendix 1 – Composite Panel Self-Inspection Checklist

Location	
Date	
Completed by (name and signature)	

	Checklist	Y/N	Comments
1.	- Are composite panels in good condition with no areas of damage or exposed core? - If not, have damaged panels been scheduled for repair or replacement? - If so, will non-combustible replacement composite panels be used?		
2.	- Are sufficient signs, warning of the presence of combustible composite panels and prohibiting hot works within 5 metres, displayed? - If hot works are unavoidable within 5 metres of the combustible composite panels, are these carried out in strict accordance with the Aviva Loss Prevention Standard Hot Work Operations? Note: hot work directly on combustible composite panels must be expressly prohibited.		
3.	- Are any hazardous activities undertaken, or hazardous equipment located in proximity to combustible composite panelling? - If yes, have these been scheduled for relocation to more appropriate locations? E.g. compartments featuring non-combustible construction. - If no, what precautions have been taken to control the associated risks?		
4.	Are combustible materials, waste, pallets and similar storage kept at least 10 metres from externally located combustible composite panel walls?		
5.	- Is smoking permitted or smoking waste noted within 10 metres of the combustible composite panelling? - If so, has this been appropriately, and urgently actioned.		

	Checklist Cont'd	Y/N	Comments
6.	Are cables, pipes and other services passing through panels fitted within non-combustible sleeves or conduit?		
7.	Are any penetrations through fire compartment walls adequately fire-stopped? Note: Fire stopping fire resistance rating should be commensurate with the wall fire resistance rating.		
8.	- Are hot flues, ducts or pipework passing through combustible composite panels? - If so, can these be relocated to a non-combustible wall or ceiling? - If not, have non-combustible collars been installed and combustible insulation removed at least 300mm from the flue, duct or pipe?		
9.	- Is any electrical equipment mounted on combustible composite panels? - If so, can these be relocated to a non-combustible wall or ceiling/freestanding non-combustible frame? - If not, are enhanced inspection, including thermographic cameras checks, and testing arrangements in place to identify any developing issues promptly?		
10.	- Is refrigeration equipment mounted directly on to combustible composite panels? - If yes: ✓ Are refrigeration systems regularly serviced and maintained? ✓ Are thermostatic controls tested and calibrated at least annually? ✓ Are secondary high-temperature isolation devices fitted? - Is thermal imaging used to monitor refrigeration equipment and associated services?		

	Checklist Cont'd	Y/N	Comments
11.	- Are battery charging areas located at least 5 metres from combustible composite panels? - If no, have these been scheduled for relocation to a compartment with non-combustible walling/ceilings ? - If no, have the following control measures been adopted: ✓ the charger mounted on a freestanding non-combustible frame with impact protection? the surface between the panel and the charger been covered with non-combustible surface?		
12.	Is Electric vehicle (EV) charging equipment mounted on combustible composite wall surfaces? If yes, have these been scheduled for relocation to non-combustible walls?		
13.	- Is composite panelling adequately protected against impact damage, e.g. fixed barriers? - If not, has this been scheduled for assessment and installation?		
14.	Are site plans showing the location of composite panels available to attending fire services?		
15.	Additional Comments:		

HAZARD!

**Composite Panels with
Combustible Insulation**

Use of any equipment producing or
generating heat including blowtorches,
welding equipment, abrasive wheels,
power drills or powered cutters is

PROHIBITED

**Any work completed on or near these
panels requires a Permit to Work**

Please Note

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