

Loss Prevention Standards – Asset Classes

Fire Safety in the Home

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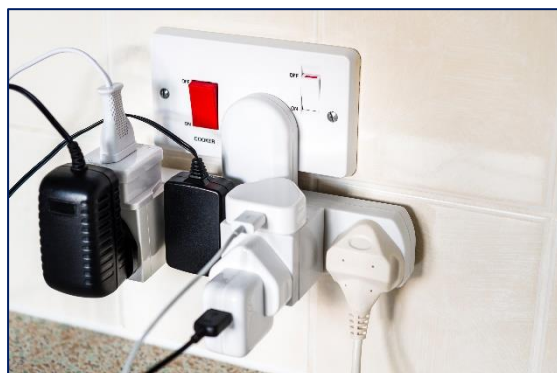


AVIVA

Introduction

Every year there are over 50,000 fires in homes which cause around 350 fatalities and injure over 10,000 people. These fires also result in significant property damage to buildings and contents of those who suffer such an event.

The statistics highlight the need for action to be taken to reduce the number of fires in the home. This Loss Prevention Standard provides guidance on the causes of fire and minimising the risk of fires in the home.



Domestic Fire Risks

The main causes of accidental fire remain the misuse of equipment or appliances mostly related to cooking. Fires caused from chip pans, smoking materials and electrical appliances or electrical distribution boards remain significant. Other common causes include heating appliances, chimney fires, electric blanket fires and candles.

Homes contain an ever-increasing number of electrical items, domestic appliances, and electrical charging devices. Electrical overload is frequently a cause of fires, with temporary extension leads, multi-plug adaptors and damaged cables all posing a potential hazard.

In addition, the use of barbeques (BBQs) on balconies within residential flats is a common cause of fire and can lead to severe damage to property and potentially serious injury.

Some simple fire precautions can help reduce such risks.

The installation of automatic fire detection devices will aid the early warning of fire while the provision of an 'action plan' in the event of fire will help ensure the safe evacuation of residents.

To minimise the risk of fire some simple precautions can be undertaken in relation to:

- the kitchen and cooking hazards (including BBQs)
- electrical installations and electrical appliances
- smoking
- the presence of naked flames in open fires and candles
- portable heaters
- the type of soft furnishings present
- having a bedtime routine

Simple Precautions

- Formulate an escape plan, and consider such aspects as means of escape, raising the alarm, alerting occupants, and contacting the brigade. Your local Fire Service will be able to assist in the formulation of a suitable plan.
- Make arrangements to help the disabled and young children to safety. Consider the need for a refuge for those with mobility problems - preferably a room with a window and a telephone.
- **Make sure escape routes (main and 'back up' routes) are kept clear and door/ window keys are kept in the same place - which everyone knows.**
- Remember to call the local Fire and Rescue Service. Make sure children know how to call the Fire and Rescue Service and what your address is. Consider leaving address details next to the phone.
- Provide extinguishers which are serviced annually by a competent person, located in easily accessible places on fire exit routes. Ensure everyone knows how to use an appropriate extinguisher - but only to tackle the fire if it is safe to do so. Place a reminder of the action plan in a prominent place e.g., a fridge/freezer.
- Practice the plan

Smoke Detectors

- Install smoke detector(s) which **conform to BS5446 Part 1 and carry the British Standard 'kitemark'**
- Fit a smoke detector at least on each floor - ideally on the hallway or landing ceilings (not in the kitchen where they can be set off accidentally). Provide additional detection in any bedrooms with a large electrical appliance such as a TV or computer and consider the use of inter-connected devices.
- Test smoke detectors weekly.
- Keep a spare set of batteries or renew annually (unless a special 10-year battery is fitted).

Scotland

From 1st February 2022 the law within Scotland outlines specific requirements in relation to fire detection – further information on this should be obtained from the Scottish Government website.

Kitchen

- Provide a fire blanket. Ensure everyone knows how to use the blanket safely and what to do in the event of a chip pan fire
- Do not fill a chip-pan more than one third full and do not leave it unattended
- Dry chips before placing them in the pan
- Never put chips in the pan if it has started smoking
- Keep items which can easily catch fire such as electrical leads, curtains, paper towels, tea towels and oven gloves away from the cooker and toaster
- Keep the oven, toaster, hob, and grill clean since any build-up of crumbs, fat or grease can easily catch fire
- Use a spark device rather than matches to light gas cookers
- **Double check that the cooker is 'off' after cooking is finished**

Candles and Scented Burners

- Place on a heat resistant stable surface
- Ensure there is at least 1 metre (3ft) between the flame and any surface above it
- Never leave unattended when alight
- Put them out before going to bed
- Keep out of reach of children and pets
- Keep well away from curtains
- Follow any manufacturer’s instructions

Smoking

- Always use proper ashtrays and before the ashtray is emptied make sure the contents are cold
- Never leave a lit cigarette or pipe unattended
- Never smoke in a chair if you think you may doze off
- Do not smoke in bed
- Keep matches and lighters out of the reach of children

Electrics

- Fit one plug for one socket unless you use an adapter lead. Ensure any adapter has a fuse and the total output is no more than 13 amps
- Ensure that electrical appliances, plugs, and electrical leads are in good condition. Hot plugs/sockets, scorch marks on plugs/sockets or flickering lights are all signs of problems
- **Do not “daisy chain” extension leads by adding one extension lead to another to increase its length.** Ensure the recommended limit of electrical loading on any multi-purpose adapter or extension lead is not exceeded.
- **Consider the fitting of Residual Current Devices (RCD’s) to electrical appliances and these can be either incorporated into distribution boards installed by a qualified electrician, incorporated into outlet sockets (Socket-Outlet RCD’s) or portable RCD’s which can be fitted into individual sockets to protect a specific item of equipment.** Any devices fitted should be tested regularly by tripping the device.
- Replace any worn or taped up cable/ leads and make sure the cord grip is clamped on the outer cable and not the inner insulated wires
- Do not put cables under carpets or mats
- Check that all electrical appliances have the correctly rated fuses:

| Load (up to) | Fuse | Fuse Colour |
|--------------|---------|-------------|
| 700 Watts | 3 amps | RED |
| 1000 Watts | 5 amps | BLACK |
| 3000 Watts | 13 amps | BROWN |

- Service electric blankets regularly (at least every 3 years or as recommended by the manufacturer). Replace it with a new (not second hand) one if in any doubt about the condition - otherwise every 10 years. Look for the British or European approval standard and make sure it has a BEAB (British Electrotechnical Approvals Board) safety certification mark. Ensure the blanket has overheat protection. Store either flat or rolled in accordance with the manufacturer's instructions - not folded
- Ensure electrical appliances are switched off or are unplugged when not in use - unless the appliances have been **designed to remain 'on' e.g. fridges**
- Have the fixed wiring installation checked by an approved electrical contractor every 10 years. This should include all wiring within the property, including aerials, by an accredited contractor under a Third Party Approvals scheme, such as National Inspection Council for Electrical Installation Contracting ([NICEIC](#)), Electrical Contractors' Association ([ECA](#)), National Association of Professional Inspectors and Testers ([NAPIT](#)), Elecsa ([ELECTSA](#)) or Electrical Contractors Association in Scotland ([SELECT](#)). All recommendations from the inspection should be carried out within the timescales given.

Note: Landlords of privately rented accommodation may be required under legislation to arrange electrical safety inspections at a minimum of every 5 years – but testing can be carried out more frequently, e.g. at change of tenancy and where damage is evident.

Open Fires

- Provide a fire guard but do not place anything (e.g. clothes, newspapers) on the guard
- Have the chimney swept at least annually
- Do not hang mirrors over fireplaces.

Portable Heaters

- Position safely, preferably by a wall and facing into the room. Secure to the wall, if possible
- Keep way from furniture or soft furnishings
- Do not use to dry clothes.

Furniture

- Check that 'soft' furnishings are fire resistant by looking for a fire safety test label

Bedtime Routine

- Switch off and unplug all electrical appliances not designed to stay on
- Check the cooker is 'off' (grill, hobs, oven)
- Make sure no cigarettes or pipes are still alight - and never smoke in bed
- Make sure any candles or scented burners have been extinguished
- Switch off all portable heaters
- Place guards around any open fires
- Check escape routes are clear, and keys are in their designated place

Checklist

A generic Fire Safety in the Home Checklist is presented in Appendix 1 which can be tailored to your requirements.

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

- Your Insurance Company
- Your local Fire and Rescue Service
- National Fire Chiefs Council <https://www.nationalfirechiefs.org.uk/Home>
- Communities and Local Government Websites:
www.direct.gov.uk/en/HomeandCommunity/InYourHome/FireSafety/index.htm or
www.communities.gov.uk/corporate

Additional Information

Relevant Loss Prevention Standards include:

- Thatched Roofs [LPS- Thatched Roofs](#)
- Balcony and Terrace Safety: Residential Buildings [LPS- Balcony and Terrace Safety: Residential Buildings](#)

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 – Fire Safety in the Home Checklist



| | |
|-----------------------------------|--|
| Location | |
| Date | |
| Completed by (name and signature) | |

| | Title | Y/N | Comments |
|-----|---|-----|----------|
| 1. | Do you have an escape plan in the event of a fire? | | |
| 2. | Does your escape plan consider children and those with limited mobility? | | |
| 3. | Have you practiced your escape plan? | | |
| 4. | Are escape routes clear and are door/window keys kept in a location known by all occupants? | | |
| 5. | Do you have appropriate fire extinguishers? | | |
| 6. | Are your fire extinguishers maintained annually? | | |
| 7. | Does your home have the appropriate smoke detection installed? | | |
| 8. | Do you test your Smoke Detectors monthly? | | |
| 9. | Do you have spare batteries for your Smoke Detectors? | | |
| 10. | Is your cooker free of items that could catch light such as cables, paper towels, towels etc? | | |
| 11. | Do you use a spark device to light gas burners (if not automatically lit)? | | |
| 12. | Do you have a fire blanket in the kitchen? | | |

| | Title | Y/N | Comments |
|--|-------|-----|----------|
|--|-------|-----|----------|

| | | | |
|-----|--|--|--|
| 13. | Does everyone in the household know how to use a Fire Blanket? | | |
| 14. | Do you ensure any candles or scented burners are placed on a heat resistant stable surface? | | |
| 15. | Do you use proper ashtrays and ensure smoking waste is cold before disposing of it? | | |
| 16. | Has the Electrical Installation been inspected by a competent contractor, such as one who is approved or a member of an appropriate organisation, e.g. NICEIC/ECA? | | |
| 17. | Do you Carry out a regular visual inspection on electrical appliances looking for damage to cables or plugs? | | |
| 18. | Do all electrical appliances have the correctly rated fuse? | | |
| 19. | Do you avoid the overloading of extension leads or adaptors? | | |
| 20. | Have you considered installation of Residual Current Devices to electrical installations, either within distribution boards, within outlet sockets or portable devices as necessary? | | |
| 21. | Do you check RCD's regularly to ensure correct operation with any defective items replaced as necessary? | | |
| 22. | Do you switch off power to appliances when not in use? | | |
| 23. | Do you have electric blankets serviced as per Manufacturers recommendations? | | |
| 24. | Are open fires protected by a fire guard? | | |
| 25. | Do you get your chimney/s swept at least once annually? | | |

| | Title | Y/N | Comments |
|-----|--|-----|----------|
| 26. | Are your soft furnishings fire resistant? | | |
| 27. | Do you have a bedtime routine of checks to ensure fire risk in your home is reduced? | | |
| 28. | Comments: | | |

Please Note

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