

Fire Safety Legislation – United Kingdom

Various fire safety regulations and legislation apply across the member countries of the United Kingdom.

This Loss Prevention Standard summarises the main regulations and provides guidance on available resources to help organisations comply with those requirements.

Version: 1.5

Date: 22nd August 2025



Fire Safety Legislation – United Kingdom

Introduction

The four member countries of the United Kingdom have different but similar 'risk assessment-based' fire safety legislation in place.

These are discussed and summarised below, however they were introduced in 2005/2006, repealing the previous 'prescriptive' legislation and marking a move towards a risk based approach which places responsibility on 'responsible persons' to manage fire safety.



Additional fire safety legislation has been introduced for tall buildings since 2021, and these are also discussed below.

Note: This document summarises the main points of United Kingdom fire safety regulations, orders and laws and provides guidance on the formal guidance available to help organisations comply with their fire safety obligations.

The Regulatory Reform (Fire Safety) Order 2005

The <u>Regulatory Reform (Fire Safety) Order 2005</u>, commonly referred to as 'The Fire Safety Order', came into force on 1st October 2006 in England and Wales.

The Fire Safety Order uses a risk assessment-based approach to fire safety, concentrating on fire safety precautions; detection and warning systems; means of escape; firefighting equipment; emergency procedures; training, etc., to ensure the safety of workers, visitors and other persons with access to the premises.

It applies to nearly every type of commercial building, along with common areas of multioccupied residential properties, and there are few exceptions where it does not apply, e.g., mines, offshore installations, people's private residential properties and Ministry of Defence sites.

Local Fire and Rescue authorities are empowered to enforce general fire safety legislation in a majority of premises and will issue formal enforcement procedures if needed, and they may require improvements to be made. In some cases, a prohibition notice could be issued which restricts the use of all or part of an organisation's premises until improvements have been completed, and significant fines or imprisonment can result from more serious breaches.



Fire (Scotland) Act 2005 and Fire Safety (Scotland) Regulations 2006

The <u>Fire (Scotland) Act 2005</u> and the <u>Fire Safety (Scotland) Regulations 2006</u> form the core of Scotland's fire safety legislation and they also came into force on 1st October 2006.

The **Fire (Scotland) Act 2005** is the **primary legislation** governing fire safety in Scotland and applies to non-domestic premises, including workplaces, public buildings, and common areas of multi-occupied residential buildings. As with the Fire Safety Order 2005, this Act requires a risk assessment-based approach to fire safety.

The **Fire Safety (Scotland) Regulations 2006** support the 2005 Act, specifically how fire risk assessments should be conducted and the main areas of focus such as precautions, fire detection and alarm systems, means of escape; firefighting equipment; emergency procedures, training systems, etc.

Fire and Rescue Services (Northern Ireland) Order 2006 and Fire Safety Regulations (Northern Ireland) 2010

The <u>Fire and Rescue Services (Northern Ireland) Order 2006</u> is the primary legislation governing fire and rescue services in Northern Ireland and focuses on their main functions and inspection and enforcement powers.

The <u>Fire Safety Regulations (Northern Ireland) 2010</u> support the 2006 Order in much the same way as the Fire Safety (Scotland) Regulations.

Responsible Persons

All of the above legislation places primary responsibility for fire safety on a key individual known as the 'Responsible Person' in England and Wales, 'Duty-holder' in Scotland and 'Appropriate Person' in Northern Ireland. This is someone who either owns the premises or business, or someone with control over the premises or business such as an employer, landlord or managing agent.

In multiple occupancy premises which may have a number of such persons, the legislation requires that they all cooperate and coordinate fire safety plans as part of an ongoing management process to ensure adequate fire safety measures are provided for everyone who may be affected by a fire on the premises.

Common duties include, but are not limited to:

- Completing a suitable and sufficient fire risk assessment of the premises to identify the hazards and risks.
- Regularly reviewing the fire risk assessment.
- Eliminating or reducing risks where possible.
- Implementing general fire safety policies and procedures.
- Considering individuals who may be particularly at risk, such as young people or people with special needs.
- Providing adequate means of escape, appropriate signage, emergency lighting and suitable firefighting and detection equipment.
- Testing and maintenance of fire safety equipment and systems.
- Ensuring fire safety information is communicated to all employees and visitors.
- Providing adequate fire safety information and training to employees.
- Cooperating with other individuals/organisations sharing the building.



Fire Risk Assessment

The requirement to complete, maintain and regularly review fire risk assessments is common to all UK fire safety legislation. If the Responsible Person, Duty-holder or Appointed Person lacks the competence and knowledge to complete the fire risk assessment themselves, they should appoint 'Competent Persons' with the required level of skill, knowledge, experience and training to perform the required duties.

For complex or larger premises, or those with significant hazards, the responsible person may appoint a competent person from outside the organisation, e.g., a professional fire risk assessor.

If the buildings or business operations change significantly, e.g., refurbishment, extensions, changes to internal layout etc., then the fire risk assessment should aways be reviewed, updated, shared, etc.

The fire risk assessment should extend to risks posed by nearby premise should they be undertaking activities which may affect the risk of fire spread or the fire escape arrangements.

Note: In Northern Ireland and Scotland fire risk assessments must be documented when five or more people work at the premises. This threshold does not apply in England and Wales. Aviva recommend fire risk assessments are always formally recorded regardless of number of persons employed at the premises.

Guidance on undertaking fire risk assessments can be found in government-issued docu, and a sample fire risk assessment template can be found in Publicly Available Specification (PAS) <u>PAS 79-1: Fire risk assessment - Premises other than housing. Code of practice published by the British Standards Institute (BSI). Compliance with this guidance is not compulsory, however does provide a recognised methodology for completing suitable and sufficient fire risk assessments.</u>

Note: A separate PAS document **PAS 79-2 (Fire risk assessment - Housing - Code of practice),** was published in December 2000, but withdrawn shortly afterwards, then republished with retractions, which may impact the suitability of the guidance for some applications.

The members countries have also published guidance for completing simple fire risk assessments:

- England Fire safety risk assessment: 5-step checklist (accessible) GOV.UK
- Scotland Fire safety risk assessment: forms and guidance GOV.SCOT
- Wales Fire safety risk assessment checklist: small premises GOV.WALES
- Northern Ireland <u>Fire Safety HSENI</u>

The UK government has also published additional fire risk assessment information including sector specific guidance <u>Fire safety: guidance for those with legal duties - GOV.UK</u>

The National Fire Chiefs Council have published a number of Protection Guidance Statements relating to fire safety <u>Protection Guidance - NFCC</u>



Where using the services of a professional fire risk assessor, whether internally or externally appointed, they should be suitably qualified, experienced and certificated by a UKAS accredited body.

- Qualifications. Ensure fire risk assessors are suitably qualified to undertake such
 work. In the United Kingdom, various courses are available. This includes course and
 qualifications aligned with BS 8674 Built environment Framework for
 competence of individual fire risk assessors Code of practice.
- Accreditation. Ensure fire risk assessors are certificated by a UKAS accredited body or scheme, such as BAFE SP205 Life Safety Fire Risk Assessment Scheme, provided by the National Security Inspectorate (NSI) and Security Systems Alarm Inspection Board (SSAIB) and aligning with the requirements of BS 8674 at the appropriate level. This standard defines three core levels of assessor competence:
 - ✓ Foundation. For simple, low-risk premises.
 - ✓ Intermediate. For moderately complex buildings.
 - ✓ Advanced. For high-risk or complex premises (e.g., high-rise residential, hospitals).
- **Experience.** Ensure assessors have suitable experience of undertaking fire risk assessments at similar premises types.

Other Legislation

Fire Safety (Scotland) Regulations

These regulations were altered in 2019 to reflect changes in the <u>Scottish Building</u> <u>Standards Technical Handbook</u> in respect of fire safety in tall buildings following the Grenfell Tower fire in 2017, with main changes including but not limited to:

- Heights for the mandatory use of non-combustible claddings reduced from 18 metres to 11 metres.
- Non-combustible cladding types being mandatory for certain buildings e.g., hospitals, care homes etc., unless limited to a small area and under 11 metres in height.
- Improved fire resistance to cavity barriers.
- Minimum of two escape stairwells being required for buildings over 18 metres.

Fire Safety Act 2021

The <u>Fire Safety Act 2021</u> altered the Regulatory Reform (Fire Safety) Order 2005 in England and Wales to ensure fire risk assessments include the structure and external walls of buildings, balconies and flats, and individual flat entrance doors on multi-occupied residential buildings, such as blocks of flats, houses converted into flats and tall residential buildings.

The Responsible Person is also required to share external wall construction information with the local Fire and Rescue Service.

More information can be found in the <u>Fire Safety Act 2021 factsheet: Information on commencement of sections 1 and 3 of the Fire Safety Act</u>



Building Safety Act 2022

The <u>Building Safety Act 2022</u>, the main legislation passed in England in response to the Grenfell Tower fire in 2017, applies fully in England and partly within Wales (Wales have adopted parts of the Act but has its own two-tier system for building safety for buildings of 18 metres and over in height and other residential buildings with at least two dwellings).

The Act came into force in April 2023 and is primarily intended to improve fire safety for tall residential buildings, as well as increasing accountability and construction industry competence.

Key requirements and features include:

- **Safety Gateways.** Introduction of three safety gateways to ensure fire safety is continually assessed and incorporated:
 - ✓ **Gateway 1**. Planning stage A fire statement to be issued outlining how fire safety will be integrated into the planning process.
 - ✓ Gateway 2. Pre-construction Full design and construction details to be submitted to the Building Safety Regulator for approval prior to works commencing.
 - ✓ **Gateway 3.** Completion and handover A 'Golden Thread' of safety information to be completed; BSR approval and if so, a Building Assessment Certificate to be issued.
- Building Safety Regulator. The introduction of the Building Safety Regulator (BSR), a
 new regulatory body within the Ministry of Housing, Communities and Local
 Government (MHCLG), to oversee the safety standards of higher risk buildings
 including those over 18 metres in height or seven storeys tall with at least two
 residential units.
- Other Roles and Responsibilities. Introduction of Accountable Person (AP) and Principal Accountable Person (PAP) roles for managing building safety risks.
 - ✓ The PAP maintains overall responsibility. Key duties include:
 - Registering the building with the BSR
 - Submitting a safety case report which outlines the fire and structural risks and how those risks are being safely managed.
 - Management of fire and structural risks.
 - Providing safety information and engaging with residents.
 - ✓ The AP is any person or organisation with a responsibility for repair and
 maintenance of the property fabric common areas including the structural and
 external claddings and finishes, corridors, lobbies, staircases, etc. These are
 typically building owners, landlords, housing associations, management
 companies.
- **Residents Rights.** Including information regarding building safety, complaints process and a New Homes Ombudsman to handle new building complaints.
- **Construction Products.** Introduction of a National Regulator for Construction Products to ensure materials used are safe and properly tested.
- **Leaseholder Protections.** This makes developers and product manufacturers financially accountable for remedying safety defects and limits the costs that leaseholders can be charged for remedying historical safety defects.

More information can be found here.





Fire Safety (England) Regulations 2022

These <u>Regulations</u> came into force on 23 January 2023 and introduced new legal duties for Responsible Persons, e.g., building owners or managers, under the Regulatory Reform (Fire Safety) Order 2005 in respect of buildings over 11 metres in height, high-rise residential buildings over 18 metres in height and multi-occupied residential buildings with two or more domestic units.

More information can be found in the Fact Sheet: Overview published by GOV.UK.

The Building (Amendment) Regulations (Northern Ireland) 2024

These <u>Regulations</u> came into effect on 6 May 2025, introducing significant updates to Part E (Fire Safety) of the Building Regulations. The main changes include, but are not limited to:

- Prohibition of combustible materials in external walls of defined tall buildings.
- Mandatory automatic fire suppression systems, e.g., sprinklers, in certain buildings.
- Enhanced fire detection and alarm systems.
- Provision of smoke ventilation on escape routes in buildings containing apartments.
- Requirements relating to provision of fire safety information.
- Secure Information Boxes, Wayfinding Signage, and Evacuation Alert Systems are in specified building types to assist fire and rescue services.

More information can be found here.

The Building (Amendment) (Wales) Regulations (2025)

These Regulations came into effect on the 20 December 2025. The main changes include, but are not limited to:

- Prohibition on the use of Metal Composite Materials, including Aluminium Composite Material (ACM) panels, on the external walls of all buildings including refurbishment works regardless of building height.
- Extended Ban on Combustible Materials now also applies to hostels, hotels, and boarding houses.
- Lower Height Threshold for Fire Compliance from 15 metres to 11 metres.

More information can be found here.

Material Damage Risk Assessment

Whilst fire risk assessments are mandatory in all United Kingdom jurisdictions, the regulations primarily focus on life safety, whereas material damage risk assessments (MDRAs), which are not mandatory, encompass a broader scope of property protection.

MDRAs evaluate the potential impacts of workplace or other local hazards on property and other valuable assets. The process involves a comprehensive analysis of various risk factors and their potential consequences, ranging from minor damage to catastrophic loss, the primary objectives being to:

- Systematically identify and evaluate potential risks to property and assets.
- Assess the effectiveness of existing risk control measures.
- Recommend practical improvements to enhance property protection and resilience.
- Prioritise risk mitigation efforts and capital expenditures.

All organisations should consider including MDRAs within risk management programmes.

Refer to the Aviva Loss Prevention Standard **Material Damage Risk Assessment** for further guidance.



Key Actions

- A fire risk assessment should be produced for all non-domestic buildings and certain areas of domestic buildings, as defined in the relevant national legislation.
- These should be prepared by a competent person and reviewed routinely.
- Aviva recommends the fire risk assessment should always be written down, regardless of the number of persons employed.
- When fire risk assessments are undertaken by employed persons, consideration should be given to arranging a periodic review by a third-party fire risk assessor to verify the accuracy and adequacy of the fire risk assessment.
 - ✓ This can help ensure ongoing regulatory compliance as well as supporting internal assessors who may not possess the same levels of industry-wide experience and knowledge.
- Always check that the qualifications, experience and accreditations of the fire risk assessor are suitable and sufficient.
- Ensure all risk management controls recommended in the fire risk assessment are implemented appropriately.
- In addition to mandatory fire risk assessments, consider including material damage risk assessments within risk management programmes.
 - ✓ This can assist with identifying key risk exposures and prioritising risk management actions.

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.

- Fire risk assessments Cardinus Risk Management
- Fire risk assessments Bureau Veritas
- Business Impact Analysis and business continuity Horizonscan

For more information please visit: Aviva Risk Management Solutions - Specialist Partners

Sources and Useful Links

- Regulatory Reform (Fire Safety) Order 2005
- Fire (Scotland) Act 2005
- Fire Safety (Scotland) Regulations 2006
- Fire and Rescue Services (Northern Ireland) Order 2006
- Fire Safety Regulations (Northern Ireland) 2010
- PAS 79-1: Fire risk assessment Premises other than housing. Code of practice
- Fire safety risk assessment: 5-step checklist (accessible) GOV.UK
- Fire safety: guidance for those with legal duties GOV.UK
- GOV.UK Fire Safety in the Workplace
- Fire safety risk assessment: forms and guidance GOV.SCOT
- Fire safety risk assessment checklist: small premises GOV.WALES
- Fire Safety HSENI
- BAFE SP205 Life Safety Fire Risk Assessment Scheme
- Life safety Fire Risk Assessments (SP205 NSI
- SSAIB Fire Safety



- Fire Safety Act 2021
- Building Safety Act 2022
- PAS 9980: Fire Risk Appraisal of External Walls and Cladding of Flats

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

Additional Information

Relevant Loss Prevention Standards include:

- Material Damage Risk Assessment
- Arson Prevention
- Fire Safety Inspections
- Housekeeping Fire Prevention
- Smoking and the Workplace
- External and Internal Third Party Exposures Property Protection
- Fire Doors, Fire Shutters and Fire Dampers
- Smoke Contamination
- Fire Compartmentation
- Business Continuity
- Business Impact Analysis

To find out more, please visit <u>Aviva Risk Management Solutions</u> 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 Risk Assessment Checklist



Location	
Date	
Completed by (name and signature)	

	Building Fire Risk Assessment Checklist	Y/N	Comments
1.	 Has a fire risk assessment been completed? If so, is it subject to regular review, and following any significant changes to buildings and processes? 		
2.	 Is the fire risk assessor suitably qualified, experienced and competent? Where external assessors are used, are they accredited? 		
4.	Does the building fire risk assessment cover the following areas: Identify the fire hazards? Identify people at risk? Evaluate, remove, reduce and protect from risks? Record any findings? Preparation of an Emergency Plan? Providing instruction and training? Review and regular update of the fire risk assessment?		
5.	 As a minimum, has the building fire risk assessment considered: Emergency escape routes and exits? The requirements of vulnerable people, for example the elderly, young children and people with disabilities? The removal or safe storage of any dangerous substances? The provision of suitable firefighting equipment? The provision of suitable automatic fire detection and alarm systems? Providing fire safety information to employees and other people on the premises? Employee fire safety training? 		



	Building Fire Risk Assessment Checklist Contd.	Y/N	Comments
6.	If applicable, have you shared your findings with other individuals/companies who share your premises?		
7.	 Does your Emergency Fire Safety Plan consider: Fire evacuation strategy? Action on discovering a fire? Action on hearing the fire alarm and evacuation procedures? Identification of key escape routes? Assembly point(s) and roll call? Calling the local fire brigade and liaison with emergency services? Duties of staff with specific responsibilities, e.g., fire marshals? Procedures for shutting down or isolating machinery? Firefighting equipment? Training of employees? Personal Emergency Evacuation Plans? 		
8.	Are regular servicing and maintenance regimes in place using competent certificated organisations, and have they been completed for: • Fire doors and fire shutters? • Fire appliances and equipment? • Automatic fire alarms/detection? • Manually actuated fire alarms? • Fire protection systems? • Emergency lighting?		
9.	Are regular inspection, testing by competent individuals and recording regimes in place for: • Fire doors and fire shutters? • Fire appliances and equipment? • Automatic fire alarms/detection? • Manually actuated fire alarms? • Fire protection systems? • Emergency lighting?		
10.	Has the necessary safety information been provided to all employees and other people on the premises?		
11.	Has the necessary fire safety training been provided to all persons on the premises, including fire marshals?		

Aviva: Public



ı	Building Fire Risk Assessment Checklist Contd.	Y/N	Comments
12.	Are all visitors and employees advised of the fire alarms and evacuation procedures?		
13.	Have fire evacuation drills involving all employees on all shifts been planned and completed at least once a year, with a record of the results kept as part of the Fire Safety and Evacuation Plan?		
	Note: Frequency of evacuation to be determined by the fire risk assessment?		
14.	Has provision been made for contacting the emergency services both during and outside operational hours?		
15.	Have there been any significant changes to the personnel, the site occupancy, site hazards, fire detection and/or protection, or the construction or buildings that might affect safety and the building. fire risk assessment?		
16.	Has the building fire risk assessment and Fire Safety Management Plan been reviewed and updated where necessary?		
17.	Have the benefits of including material damage risk assessments with risk management programmes been considered?		
18.	Additional comments:	,	

Aviva: Public



Please Note

This document contains general information and guidance only and may be superseded and/or subject to amendment without further notice. Aviva has no liability to any third parties arising out of ARMS' communications whatsoever (including Loss Prevention Standards), and nor shall any third party rely on them. Other than liability which cannot be excluded by law, Aviva shall not be liable to any person for any indirect, special, consequential or other losses or damages of whatsoever kind arising out of access to, or use of, or reliance on anything contained in ARMS' communications. The document may not cover every risk, exposure or hazard that may arise, and Aviva recommend that you obtain specific advice relevant to the circumstances.

22nd August 2025

Version 1.5

ARMSGI672021

Aviva Insurance Limited, Registered in Scotland Number SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.