

Impairment Management - United Kingdom

This Loss Prevention Standard provide guidance on the management of impairments and the precautions to be implemented when building and equipment protection, and detection systems, are temporarily isolated or repaired in the United Kingdom.

Impairment Management – United Kingdom

Introduction

Detection and protection systems are critical infrastructure and can help reduce the potential for property damage and interruption to business activities in the event of:

- Fire.
- Security and surveillance incidents.
- Process Control.
- Hazardous materials handling.

It is vital that the effectiveness and continuity of detection and protection systems are maintained and that they remain constantly in operation.

Isolating any detection or protection system, without taking proper precautions, or leaving such systems impaired longer than necessary, has been a significant factor in a number of serious losses. In most cases, such losses could have been prevented or mitigated by the effective management of impairments.

This guidance document outlines the basic considerations needed to implement an effective impairment management policy.

Note: This Loss Prevention Standard relates to impairments in the United Kingdom only 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 requirements, and compliance with national/local building regulations, codes, or standards take precedence and have, or will be, met.

Important: Failure to notify your Insurer of an impairment in a timely manner may invalidate some insurance policies.

Notification of Impairments

It is a requirement to notify Aviva of an impairment prior to the system(s) being rendered inoperative, other than when the impairment:

- Is planned,
- Will not exceed eight hours, and,
- Will be carried out during normal working hours.

A competent person should be assigned and made accountable for notifying and controlling the impairment. They should ensure that all prescribed precautions and procedures are being complied with, correctly authorised and effectively managed during the impairment period.

When these criteria are met the impairment does not need to be notified to Aviva.

In a situation where the impairment is an emergency or continuous over an extended period, **notification should be made immediately.**



Via Aviva Risk Insight Portal

Please complete the impairment form in the [Aviva Risk Insight Portal](#) under the 'Impairment Management' tab. For guidance on how to log impairments please log in to the [Aviva Risk Insight Portal](#). You can also log in to the portal to view outstanding impairments, view data analytics, provide updates and confirm the impairment has been restored.

Via Form Notification

If you do not have access to the Aviva Risk Insight Portal, the [Aviva Impairment Notification Form](#) should be completed and emailed to: impairments@aviva.com.

Note: In other jurisdictions, please report the impairment(s) to Aviva via your broker.

Types of Impairment

An impairment is a situation where any part of a detection and/or protection system becomes inoperative or enters a state in which the system cannot perform its designed safety function.

There are two impairment types:

- **Planned Impairment.** A planned or programmed impairment in order to carry out routine maintenance or modifications to the system.
- **Emergency Impairment.** An unplanned isolation, for example due to:
 - ✓ Replacing sprinkler heads following a fire event.
 - ✓ Failure of a component such as a fire pump.
 - ✓ Failure of a water main.
 - ✓ Frost damage.
 - ✓ Pipe leakage.
 - ✓ Accidental damage to buildings, plant, etc.
 - ✓ Failure of a Video Surveillance System (VSS).
 - ✓ Failure of a fire detection/alarm system.
 - ✓ Loss of transmission to an Alarm Receiving Centre (ARC) or Remote Video Response Centre (RVRC).

Systems Requiring Notification

Systems requiring notification include:

- Sprinkler systems.
- Manual firefighting water supplies.
- Water supplies to other fire protection systems, e.g., watermist.
- Gas detection and/or flooding systems.
- Water spray systems.
- Private and/or public fire hydrants.
- Any other fire suppression system, e.g., direct low pressure fire suppression.
- Automatic fire detection and alarm systems.
- Connection to an ARC or RVRC.
- VSS.
- Intruder alarms and associated systems.
- Access control, fences and gates.
- Hazardous process controls.

- Flammable vapour/gas detection systems.
- Telemetric systems for unoccupied sites.
- Water leak detection systems.
- Critical safety interlocks.
- Lightning protection systems

Important: This list cannot include all possible issues or system impairments that should be notified to insurers, where in doubt contact your insurer, broker or authority having jurisdiction to seek guidance.

Precautions

- Prior notice must be given to Aviva (see Notification of Impairments above) before any system is wholly or partially isolated, drained or decommissioned.
- A material damage risk assessment should be completed to assess the property damage exposures created by the planned impairment.

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

- Review existing regulatory risk assessments, e.g., fire or explosion risk assessments, etc.
- Hot work should be prohibited during the impairment, or until all fire protection and detection systems are fully operative.
- Where hot work is unavoidable and cannot be delayed, e.g. an unexpected emergency event requiring urgent attention, etc., they should be conducted in strict accordance with the Aviva Loss Prevention Standard **Hot Work Operations**.
 - ✓ Thermographic cameras should be used throughout the process and during fire watches.
 - ✓ Fire watches should be undertaken for up to four hours after the hot work and only reduced where supported by a specific risk assessment.
 - ✓ A minimum fire watch period of two hours should be enforced.

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

- Planned impairments should be carried out during normal working hours with the least possible interruption to the protection systems.
- Where the closure of any part of an automatic system would remove protection to hazardous process areas or plant items, special precautions should be implemented.
 - ✓ Where practicable, hazardous processes should be suspended for the duration of the impairment, or alternatively the impairment should be deferred until idle hours.
- Impairing multiple protection systems at the same time can result in unnecessarily large exposures and should be avoided.
 - ✓ Where possible, schedule works to avoid multiple impairments.
- Minimise the duration of the impairment by preparing the work area in advance.
- Where possible, continually monitor the areas affected for the duration of the impairment.

- Where this is not possible, an area inspection should be conducted at regular intervals in the affected locations to ensure there are no developing issues or concerns.
 - ✓ An interval period of at least every 60 minutes is recommended in most cases.
 - ✓ This includes all exposures e.g., fire, water leakage, hazardous materials, security, failing or overheating components, etc.
 - ✓ Thermographic cameras should be used to check for hot spots, overheating components and fluid or gas/air leaks.

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

- Serious consideration should be given to notifying emergency Fire Services of the planned impairment and seeking guidance where required.
 - ✓ This is of specific importance for occupancies handling hazardous, flammable or explosive materials, or where the consequences of a fire, or other risk event, at the location poses significant safety concerns. All necessary precautionary measures should be implemented prior to any shutdown of the protection. This includes, but is not limited to:
 - Informing management/supervisory staff, tenants, contractors and visitors, etc.
 - Enforcing a temporary no smoking policy across the location.
 - Ensuring fire doors, fire shutters, etc., are closed, where possible.
 - Implementing increased inspection patrols of the affected areas to ensure continued safe practices such as fire doors remaining closed, safe storage, safe waste arrangements, no illicit smoking, etc.
- If necessary, install temporary protection/detection systems.
- Install additional portable fire extinguishing appliances in key areas and ensure sufficient trained personnel are available at all times.
- Where an ARC is used to help manage fire alarm activations, ensure they are notified of the impairment to any monitored system, and notified when the impairment has been resolved.
- Any alterations to automatic detection or protection systems should be conducted in such a manner as to render the protection inoperative for the least possible period.
- Any extensions or alterations to sprinkler pipework should, where possible, be installed and satisfactorily tested, prior to the final connection to the existing protection. Where extensive alterations are required, as much of the protection as practicable must remain operative during progress of the work.
- Consider whether any revisions are required to Business Continuity Plans to take account of the period of impairment.

In the case of multi-storey premises, additional considerations are:

- Impairments of different floor levels should be planned so as to ensure no two adjacent floors are impaired simultaneously.
- Where there is no automatic fire detection system installed, consider the use of a temporary system or a 24-hour fire watch (one person per two floors).
- There should be no storage of combustible materials on any floor where sprinklers are isolated.
- Protection should be maintained in all site offices, stores, welfare areas, etc.
- Where provided, protection to atriums should be maintained.
- All riser compartments, fire doors and shutters should be closed and preferably locked at the end of each working day.

Reinstatement

- Ensure the system(s) have been reset and are back in full working order.
- All remotely monitored alarm or detector transmissions, whether local or off-site must be reinstated.
- Advise workers that the impairment has been resolved and the system(s) are back in working order.
- It may also be necessary to advise the following parties with whom you may have consulted/notified prior to or during the impairment period:
 - ✓ ARC or RVRC.
 - ✓ Emergency Fire Services.
 - ✓ Facilities and building management personnel.
 - ✓ Security guards and gatehouse personnel.

Via Aviva Risk Insight Portal

Please inform Aviva that the notified impairment has been completed using the "add response" section within the [Aviva Risk Insight Portal](#). For guidance on how to update an impairment in the Aviva Risk Insight Portal [click here](#).

Via Form Notification

If you do not have access to the Aviva Risk Insight Portal, inform Aviva that any notified impairment has been completed using the reinstatement section of the [Aviva Impairment Form](#) and emailing to impairments@aviva.com.

Specialist Fire and Security Protection System Installers

Unless specialist knowledge and competency are available within an organisation, all work involving fire and security protection systems should only be carried out by a specialist service provider.

Note: Sprinkler systems should be designed, installed, commissioned, maintained and/or modified by an installer accredited to a UKAS recognised scheme, such as [LPS 1048: Requirements for the Approval of Sprinkler System Contractors in the UK and Ireland](#), or by prior agreement with Aviva plc.

Contact Information

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.

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.

- Temporary detection systems [Orbis Protect](#)
- Temporary detection systems [Vigilance](#)
- Temporary detection systems [VPS](#)
- Thermal Imaging Cameras and PAT Testing Equipment - [Pass](#)

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

Standards, Sources and Useful Links

- Automatic sprinkler systems should be designed, installed and maintained in accordance with the latest **LPC Sprinkler Rules incorporating BS EN 12845**.
 - ✓ [BS EN 12845:2015+A1:2019 Fixed firefighting systems. Automatic sprinkler systems. Design, installation and maintenance](#)
 - ✓ [LPC Sprinkler Rules incorporating BS EN 12845](#)
- Sprinkler systems EN 12845 - Fixed firefighting systems - Automatic Sprinkler Systems
- NFPA 13 - Installation of Sprinkler Systems
- NFPA 25 - Inspection, Testing & Maintenance

Refer [NFPA Codes and Standards](#) for further guidance.

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:

- **Escape of Water and Other Fluids**
- **Self-Inspections**
- **Use of Thermographic Cameras - General Considerations and Checklist**
- **Material Damage Risk Assessment**
- **Managing Change - Property**
- **Emergency Response Planning**
- **Hot Work Operations**

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.

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

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.

26th May 2026

Version 1.5

ARMSGI842021

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.