

Arson Prevention

Arson is one of the common causes of fire in commercial premises, with around 20% of all fires started deliberately.

This Loss Prevention Standard provides guidance on reducing the risks of arson damage.

Arson Prevention

Introduction

Arson is one of the leading causes of fires in commercial premises, with around 35% of all fires attended by the Fire and Rescue Services being caused deliberately.

Whilst many buildings can be exposed to arson, some are more vulnerable than others, including schools, research or food processing premises with live animals, places of worship and vacant buildings in particular.

This document outlines some of the main risk considerations and provides guidance on reducing the potential for arson-related losses.

Note: This document relates to arson-related events 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

The susceptibility of a building or premises to an arson event can be linked to a number of factors. These include, but are not limited to:

- **Location.** Premises that are located in isolated areas with limited oversight by neighbouring properties.
- **Business Activities.** Some occupancies are more vulnerable to arson, as discussed above.
- **Occupancy Levels.** Premises that are unoccupied overnight and at weekends, etc., are more vulnerable to arson events.
- **Crime Rates.** Local crime levels can impact the likelihood of an arson attack, which can often follow a period of petty damage and vandalism.
- **Unoccupied Premises.** Unoccupied premises become vulnerable to arson events, particularly if the property appears neglected or in distressed condition.

The causes of arson are varied, but are commonly personally motivated for ideological reasons; as a form of revenge, e.g., perceived poor treatment by an employer; or simply due to opportunity, as seen with vacant or neglected buildings.

Managing the Risks

Risk Assessment

Before considering measures to reduce the potential for arson damage, an assessment of the anticipated/potential financial losses, for both material damage and business interruption exposures, in the event of a significant or catastrophic arson event, should be undertaken. This helps ensure that the risk control measures are sufficient and reflective of the potential property loss estimates.

The risk assessment should be completed by a competent person and include:

- Identifying the susceptibility of the premises:
 - ✓ Is there a history of vandalism, malicious attacks or crime in the area?
 - ✓ Are there sections of the premises that are vulnerable, such as poorly lit and out-of-sight areas?
 - ✓ What security measures have been implemented, both internally and externally?
- Identifying potential fire hazards:
 - ✓ The presence of combustible materials including waste bins, flammable liquids, gases, combustible stocks in the open, etc.
 - ✓ Ignition sources that could start a fire.
 - ✓ Elements of the building structure that could assist the spread of fire.
- Eliminating, reducing or controlling the identified hazards, such as increasing the frequency of waste collections and replacing a flammable solvent with a non-flammable alternative.
- Reviewing security and fire protection arrangements to determine adequacy.
- Identifying potential arsonists, such as intruders, visitors, contractors, employees or former employees.
- Reviewing processes to ensure the risk assessment remains up to date.

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

Management Procedures

Ensure employees aware of the risks of arson and encourage them to challenge anyone on the premises who isn't displaying identification, or who is behaving suspiciously, when safe to do so.

- All new employees should be vetted, and references sought and verified – this is especially important in respect of people who are likely to work unsupervised.
- Access control systems should be installed to monitor and restrict access for employees, contractors and visitors.
- Visitors and contractors, including those working outside normal hours, should be adequately supervised, ensuring they don't have access to restricted areas, with all visits recorded.
- All workers including those on temporary arrangements should receive fire safety awareness training covering the risk of arson and ways to reduce the potential for arson events.
- Design the premises to avoid the need for individuals to pass through storage areas or similar unmanned sections of the building.
- Consider replacing any combustible materials to building exteriors, e.g., timber or polymer claddings with non-combustible materials.
- During a Managing Change process involving issues such as redundancy and restructure programmes, ensure arrangements are in place to manage potentially disgruntled employees, site closures, etc.?

Physical Security

Installing appropriate physical security devices to yards and buildings, commensurate with the arson risk assessment, can help reduce the potential for an arson event.

- Perimeter fences, walls and gates provide the initial line of defence, and should be maintained in good repair, being tall enough and robust enough to deter unauthorised entry. All entrance gates and gate posts should be secured with good quality padlocks and heavy-duty chains.
 - ✓ Where possible, security fencing such as welded mesh or palisade should be installed to a height of 2.4m.
 - ✓ Gates hinges should be capped, or spot welded to help prevent ease of removal.
 - ✓ Padlocks should be in compliance with **BS EN 12320:2012 Building hardware. Padlocks and padlock fittings. Requirements and test methods** and achieve a CEN grade 4 or 5 rating.
 - ✓ A steel protective lock shroud of at least 4mm thickness should be fabricated to access gates to help prevent lock tampering.

Important: Keys for entrance gate padlocks should not be kept on site and any padlock combination codes changed regularly, particularly after staff turnover. Digital combination type key safes are vulnerable to attack and are not recommended.

- Keep the number of building entrances to a minimum, and all openings such as doors, windows and roof lights should be adequately secured using good quality locks.
- Gaps beneath external doors should be as small as possible and sealed where practicable, to prevent lit materials being pushed underneath.
- The location of the premises' loading bays, doors and windows should be positioned away from the main site gates and other points of entry.
- Letter-boxes that are integral to the building should have metal receptacles fitted to the inside of the slot to contain any fires from lit paper, rags, etc.
- Entry points to the premises should be supervised. If this is not possible, those left unattended should be adequately secured with special consideration given to designated fire exit doors.
- All building keys must be safeguarded and accounted for to make sure none are missing, and lost keys must be reported immediately to a supervisor.
- Security lighting is known to provide deterrence against intruders and so vandal-resistant lighting should be installed in strategic positions around the premises, especially in vulnerable locations, establishing well-lit external areas.
- End-of-day procedures and inspections undertaken by nominated personnel should make sure that the premises are secured, individuals are not concealed, waste materials are removed, flammable liquids and gases are locked away, and security and fire protection measures are operational.

Refer to Aviva Loss Prevention Standards **Security - Locks, Security - Glazing, and Security - Doors, Windows and Other Barriers** for further guidance.

Waste Control and External Storage

Poor storage and management of waste or other combustible materials can provide an ignition source for potential arsonists, increasing the risk of fire and its subsequent impact on an organisation. Fires can be prevented by introducing robust controls and effective management standards for the storage and disposal of these materials.

- Storage of waste materials should be kept to a minimum by avoiding or reducing external waste storage.
- Arrange additional waste collections, particularly during peak periods, shutdowns and Bank Holidays, to avoid storing excessive amounts of materials over these periods.
- Introduce designated external combustible waste storage areas including for the storage of idle pallets, skips and wheelie bins, with such items positioned at least 10 metres clear of any buildings and at least 2 metres away from perimeter fences.
- Storage containers should be non-combustible, fitted with secure lids and kept in locked compounds.
 - ✓ When compounds are not possible, chaining/padlocking storage containers to fixed posts or other infrastructure is recommended.
- When not in use and at the end of each working day, flammable liquids and gases should be stored separately in proprietary non-combustible and secure containers/cages, with suitable spillage containment provided.
- All fuel pumps should be isolated and secured.
- Vegetation and undergrowth should be cut short and the cuttings removed.

Refer to Aviva Loss Prevention Standards **Housekeeping - Fire Prevention and Management of Combustible Waste** for further guidance.

Video Surveillance Systems

A detector activated Video Surveillance System (VSS) monitored by an accredited Remote Video Response Centre (RVRC) can act as a deterrent, as well as recording unauthorised activity in proximity to the buildings or premises.

- The VSS should be positioned to cover all vehicular points of entry, buildings (internal and external), yards areas including stock and waste stores.
- Consider arranging for a police response to VSS activations.
 - ✓ To do so the VSS system would need to be installed, maintained, and monitored to the requirements of **BS8418: Design, Installation, Commissioning and Maintenance of Detection-Activated Video Surveillance Systems (VSS). Code of Practice**.
- To ensure the best quality of service, the Installer and RVRC should be members of a UKAS third-party accreditation/approval scheme, such as those provided by the National Security Inspectorate (NSI), or the Security Systems and Alarms Inspection Board (SSAIB). This is required for any VSS requiring a police response.
- To further improve the deterrent value of the VSS, the incorporation of an audio challenge facility, which would allow the RVRC to issue warnings to any unauthorised persons attempting to access the site or behaving suspiciously, should be considered.
- VSS should include Automatic Number Plate Recognition (ANPR) equipment to capture and record the registration mark of vehicles entering and leaving the site.

Note: Cyber security exposures should be reviewed to ensure appropriate protections and procedures are incorporated including data access approval.

Refer Aviva Loss Prevention Standard **Video Surveillance Systems - Introduction** for further guidance.

Intruder and Hold Up Alarm Systems

Whilst arsonists often target external areas, thieves can also start fires within buildings to destroy evidence, e.g., fingerprints, DNA, etc. Intruder and Hold Up Alarms Systems (I&HAS) can help deter thieves entering buildings and provide prompt warning of forced or unauthorised access. Any such system in the United Kingdom should:

- Be designed, installed and maintained in compliance with local or national regulations, standards or codes, such as **PD 6662: Scheme for the application of European Standards for intrusion and hold-up alarm systems, BS 8243: Design, installation and configuration of intruder and hold-up alarm systems designed to generate confirmed alarm conditions. Code of practice**, etc.
- Achieve a system grade of at least Grade 3.
- Achieve a dual path alarm transmission system grading of at least DP3 in accordance with **EN 50136/BS EN 50136: Alarm systems. Alarm transmission systems and equipment - General requirements for alarm transmission systems**, and additionally in the United Kingdom, **PD 6669: Guidance for the provision of Alarm Transmission Systems (ATS) for Alarm Systems**.
- To help ensure a confirmed alarm activation can be generated early on during any break-in, the system should provide suitable and sufficient:
 - ✓ Magnetic alarm contacts to external and internal (where recommended) doors.
 - ✓ Movement, vibration or glass break detectors.
- The Control and Indicating Equipment/control panel (CIE) should be sited in an alarm protected area, and intruders should not be able to access it without a high likelihood of a confirmed alarm activation occurring.
- The system should use a means of un-setting that complies with BS 8243 clause 6.4.5. so that any intruders entering the premises via a designated 'entry door' trip a detector and start the 'entry time', final un-setting to be by Digital Key (fob) - the key reader to be sited just inside the entry door / within the entry lobby.

Refer Aviva Loss Prevention Standard **Intruder and Hold Up Alarms - General Guidance** for further information.

Security Company Response

In some instances, it may be appropriate to utilise a security company to provide keyholder and VSS detection response services, rather than rely on police response, e.g., remote location with delayed or limited police response, etc. Regular security patrols of the premises by the security company can also provide a significant deterrent to intruders.

- Any such providers should be members of the Security Industry Authority and provide their services in accordance with the requirements of **BS 7984-3:2020 Keyholding and Response Services - Provision of Mobile Security Services. Code of Practice**. They should also be members of a UKAS third-party accreditation scheme, such as those provided by the National Security Inspectorate (NSI), or the Security Systems and Alarms Inspection Board (SSAIB).
- The presence of security signage in prominent locations such as entrance gates and near critical equipment and buildings can be a significant deterrent to intruders. Emergency contact numbers should also be provided for persons wishing to report any security concerns.
- Staff keyholding and site response to VSS detection alerts is not recommended, unless in accompaniment by approved security guarding or the police.

Automatic Fire Detection and Alarm System

- Installing a remotely monitored automatic fire alarm detection system can provide early discovery of fire and help reduce the scale of any arson damage.
- The fire detection/ and alarm system should conform to local or national regulations, standards or codes, such as **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** in the United Kingdom.
 - ✓ Category P1 systems provide the highest level of property protection with fire detectors installed throughout all areas of the building (except small low risk areas as specified in BS 5839).

Fire Protection Systems

Some organisations have a higher threat from arson than others and additional protective measures, such as installing an automatic sprinkler protection system, should be considered. Although sprinkler systems cannot prevent arson, they can help to reduce the subsequent damage by suppressing and controlling a fire.

- Based on the values and business impact exposed in the risk assessment, automatic sprinkler protection fed by a dedicated and reliable fire water supply should also be considered.
 - ✓ This should be designed in accordance with an internationally recognised standard **LPC Rules for Automatic Sprinkler Installations Incorporating BSEN12845** in the United Kingdom.
 - ✓ All designs and installations should be completed by approved/listed companies using equipment that is approved/listed to internationally recognised standards.

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

Note: Discuss any plans to install automatic fire detection and fire suppression systems with your insurer or broker.

Vacant Buildings

Vacant buildings are often vulnerable to arson damage, particularly where located in isolated but accessible areas. To reduce the potential for arson events, ensure:

- All combustible materials are removed from the building and yard areas.
- All utilities such as gas, electricity and water are isolated, except where required for fire or security protection systems and safety systems.
- Fuel and water tanks are drained.
- The property, including any perimeter fencing and yards, remains well maintained.
- Robust physical security is installed in respect of all external entry points, such as doors, windows and roof-lights. Boarding is recommended where possible.
- Mail openings are secured shut to avoid combustible materials accumulating.
- Additional security protection measures, such as remotely monitored intruder alarm and VSS systems, security guarding, etc., are installed.
 - ✓ If necessary, install temporary protection/detection systems.
 - ✓ Aviva Specialist Partners [Orbis Protect](#) and [VPS](#) can assist with such systems at preferential rates to Aviva customers.
- Access to the premises is restricted, ensuring that any visits are formally recorded.
- Regular (at least weekly) formally recorded inspections are undertaken by competent individuals. Any damage or issues noted during these inspections should be immediately dealt with and managed, including vandalism/graffiti.

Refer to Aviva Loss Prevention Standard **Unoccupied Premises** for further guidance.

Self-Inspection

The premises and arson control measures should be subject to a formal and audited self-inspection programme to ensure:

- Arrangements remain suitable and sufficient – including immediately following any security or vandalism incidents.
- Site rules and policies are being followed, e.g., ensuring yards and buildings are secured, combustibles goods managed in accordance with site rules, visitors or other persons are challenged when on the premises, etc.
- VSS systems are covering all areas.
- Detection and alarm systems remain fully operational.

Refer to Aviva Loss Prevention Standard **Self-Inspections** for further guidance.

Key Actions Summary

While arson is known to be one of the leading causes of fires in the UK, there are a number of actions that an organisation can implement to reduce its exposure to this threat:

- Undertake a risk assessment to evaluate the anticipated/potential material damage and business interruption losses that might follow an arson event.
- Ensure security arrangements are robust including perimeter security, VSS and I&HAS.
- Ensure workers are adequately trained on arson risks and authorised to challenge persons on the premises.
- Remove or limit waste or other combustible materials in external areas.
- Secure flammable materials or gases in secured cages, containers etc.
- Ensure self-inspections are regularly undertaken and arising issues or actions addressed.
- Where buildings are vacant, ensure:
 - ✓ They are maintained clear of combustible items.
 - ✓ Services are isolated and water and fuel tanks drained.
 - ✓ Are appropriately secured and boarded where possible.
 - ✓ Fire detection/alarm and I&HAS remain active or temporary systems are installed.
 - ✓ Checks are regularly undertaken, and any damage or issues actioned.

Checklist

A generic **Arson Prevention 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.

- Vacant Property Protection [Orbis Protect](#),
- Vacant Property Protection [Vigilance](#)
- Vacant Property Protection [VPS](#)

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

Sources and Useful Links

- BS EN 12320:2012 Building hardware. Padlocks and padlock fittings. Requirements and test methods
- BS8418: Design, Installation, Commissioning and Maintenance of Detection-Activated Video Surveillance Systems (VSS). Code of Practice.
- PD 6662: Scheme for the application of European Standards for intrusion and hold-up alarm systems
- BS 8243: Design, installation and configuration of intruder and hold-up alarm systems designed to generate confirmed alarm conditions. Code of practice
- BS EN 50131-1: Alarm systems. Intrusion and hold-up systems - System requirements
- BS EN 50136-1: Alarm systems. Alarm transmission systems and equipment - General requirements for alarm transmission systems
- PD 6669: Guidance for the provision of Alarm Transmission Systems (ATS) for Alarm Systems in the UK
- BS 7984-3:2020 Keyholding and Response Services - Provision of Mobile Security Services. Code of Practice.
- The National Security Inspectorate (NSI).
- The Security Systems and Alarms Inspection Board (SSAIB).
- The British Security Industry Associations (BSIA) Asset and Property Marking Section.
- Security Industry Authority.
- 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

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:

- **Housekeeping - Fire Prevention**
- **Smoking and the Workplace**
- **Material Damage Risk Assessment**
- **Business Impact Analysis**
- **Cyber Security: Top 12 Tips to Protect Against Cyber Attacks**
- **Intruder and Hold Up Alarms - General Guidance**
- **Security - Locks**
- **Security - Glazing**
- **Security - Doors, Windows and Other Barriers**
- **Unoccupied Premises**
- **Self-Inspections**

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 – Arson Prevention Checklist

Location	
Date	
Completed by (name and signature)	

	Management Procedures	Y/N	Comments
1.	Does your business have an up to date arson risk management policy, with a designated individual nominated to oversee it?		
2.	Has a competent person(s) been appointed to complete an arson risk assessment?		
3.	Has the arson risk assessment been completed and is it up to date, covering the following areas: <ul style="list-style-type: none"> • Identification of the susceptibility of the premises to a fire being maliciously started? • Identification of potential hazards? • Identification of potential arsonists? • Eliminating, reducing or controlling the identified hazards? • Reviewing existing security and fire protection arrangements to determine whether they are adequate or need improving? • Reviewing and regularly updating the arson risk assessment? 		
4.	If applicable, have you shared your findings with other individuals/companies who share your premises?		
5.	If new premises are being considered, has an arson risk assessment been completed before moving?		
6.	Are efforts made to maintain good staff relations? During a Managing Change process involving issues such as redundancy and restructure programmes, are arrangements in place to deal with disgruntled employees, site closures, etc.?		

	Management Procedures Cont'd	Y/N	Comments
7.	Are new employees vetted, and references sought and verified?		
8.	Are supervisory staff informed of their responsibilities to minimise the potential for arson?		
9.	Is a record of all visitors/contractors entering the site maintained?		
10.	Are employees trained in arson-awareness and preventative measures?		
11.	Are procedures in place to ensure that all fires are investigated, and those that appear to have been deliberately started reported to the Police?		
12.	Is fire safety induction training provided to contractors, temporary workers, etc.?		
13.	Are employees actively encouraged to challenge anyone on the premises not displaying the correct identification cards, or behaving suspiciously?		
14.	Has contact been made with the local Fire & Rescue Service or the Police to build relationships with these organisations, and to improve awareness of local concerns and initiatives around arson? Note: Both services may also be able to offer arson prevention advice.		
15.	Have you liaised with nearby companies to discuss issues regarding arson, including reports of anti-social behaviour, fly tipping, vandalism, etc.?		

	Physical Security Measures	Y/N	Comments
16.	<ul style="list-style-type: none"> • Is the perimeter fencing deemed high enough (2.4m) and strong enough to deter intruders? • Are padlocks suitable and protected by fabricated shrouds? • Is the fencing in good condition and regularly inspected, with any damage immediately repaired? 		
17.	Are perimeter gates and doors without significant gaps beneath?		
18.	Are the premises' loading bays, doors and windows located back from the main gates and other points of entry to the site?		
19.	<ul style="list-style-type: none"> • Has vandal-resistant security lighting been installed in strategic/vulnerable positions around the premises, including external storage areas? • Is the security lighting designed to permanently operate overnight? 		
20.	Has the number of building entrances been arranged to be the minimum possible, but in accordance with safe means of escape in the event of an emergency?		
21.	<ul style="list-style-type: none"> • Are building entry points (including yard areas, flat roofs, etc.) supervised, monitored or adequately secured? • Can trespassers enter your site from adjacent properties? 		
22.	Has consideration been given to ensuring that entry to accessible roofs and external stairways are secure? Note: Access should also be prevented from surrounding buildings or walls.		
23.	Are external doors, windows, roof-lights and shop fronts adequately secured, with additional protections installed for vulnerable entry points?		
24.	Are all building keys suitably managed, accounted for and audited?		
25.	Are mail openings secured or fitted with receptacles to contain any fires from lit paper, rags, etc.?		
26.	Are gaps beneath external doors minimised?		
27.	Is the building securely locked overnight, and inspections carried out to ensure that waste materials are removed, flammable liquids/gases locked away, valuable items concealed/secured, etc.?		

	Guard Services	Y/N	Comments
28.	Are security guards permanently present on the site, 24/7 every day, or only when the site is vacant, e.g. overnight, weekends, shutdowns, Bank Holidays?		
29.	Have checks been completed to ensure that the procedures of the guarding company comply with industry standards?		
30.	Are the security guards trained, supervised and licensed, e.g. Security Industry Authority (SIA)?		
31.	Have all security guards been appropriately vetted with references verified?		
32.	Are arrangements in place for lone security guards sited at unattended locations to communicate with control centres, including ensuring they are provided with personal safety devices?		
33.	Have security guard patrol routes and patrol verification devices been agreed?		
34.	Have details of their responsibilities been provided to all security guards?		
35.	Do all security guards know what their role is in an emergency situation: • During operational hours? • When the site is vacant? • When they are alone?		
36.	Are the security guards aware of the whereabouts of any site emergency pack held on the premises, and do they know the location of any relevant isolation points/shut-off valve points, etc.?		
37.	Are the security guards informed in advance of visitors to the site?		

	Intruder Alarm Protection and VSS	Y/N	Comments
38.	Have the premises been fitted with an intruder alarm system and does it comply with appropriate standards, such as BS EN 50131-1 in the United Kingdom?		
39.	Is the supply, installation and maintenance of the intruder alarm undertaken by an approved alarm company?		
40.	Is activation of the alarm notified, using a secure monitored connection, to an approved Alarm Receiving Centre (ARC)?		
41.	<ul style="list-style-type: none"> • Has a VSS camera system been installed, and does it comply with BS 8418? • If not, should it be? 		
42.	Does the VSS system cover vulnerable areas including all site entrances, and is sufficient lighting provided overnight to enable images to be clearly viewed?		
43.	Are VSS images recorded in colour?		

	Waste Control and External Storage	Y/N	Comments
44.	<ul style="list-style-type: none"> • Are external bulk waste material storage areas (containing wheelie bins, waste bins, skips, etc.) positioned more than 10m clear of any buildings and at least 2m away from perimeter fences? • Are they clear of trees, vegetation, and potential ignition sources? 		
45.	Is waste segregated, ensuring incompatible substances are kept apart from each other?		
46.	Has a suitable area of the site been designated for the storage of all combustible waste materials?		
47.	Is waste kept in metal non-combustible containers fitted with self-closing metal lids that are secured/locked when not in use?		
48.	Are precautions in place and additional collections arranged to prevent waste bins/containers being over filled and over spilling?		

	Waste Control and External Storage Cont'd	Y/N	Comments
49.	Are additional collections arranged and precautions in place to ensure all waste bins/containers are left empty prior to shut down or holiday periods?		
50.	Are waste bins/containers stored clear of fire escape doors/exit routes and fire points/hydrants?		
51.	Is all waste removed from the building at the end of each shift or at the end of the day's work to a designated external remote storage area?		
52.	Are flammable liquids and gases stored separately in proprietary non-combustible and secure containers/tanks, with suitable spillage containment provided, and are volumes kept to a minimum?		
53.	Is all vegetation located near to the premises and around the perimeter of the site, cut back and maintained to allow a clear view of the site? Note: This potentially provides both a source of fuel and concealment for individuals.		

	Automatic Fire Detection/Alarms	Y/N	Comments
54.	Has a fire alarm system been installed in the premises that conforms to BS 5839 Part 1: Category P1, or in accordance with the findings of the arson risk assessment?		
55.	Is the system designed, installed, commissioned and maintained in accordance with a suitable third party certification scheme?		
56.	Does the system have remote signalling to a certificated Alarm Receiving Centre (ARC)?		

	Fire Protection Systems	Y/N	Comments
57.	Is the building's fire compartmentation consistent with the needs of the site?		
58.	Are arrangements in place for fire stopping during maintenance or refurbishment projects?		
59.	<ul style="list-style-type: none"> • Are an adequate number of portable fire extinguishers provided that are regularly inspected and maintained? • Is routine training in their use provided to designated individuals? 		
60.	<ul style="list-style-type: none"> • In accordance with the findings of the organisation's arson risk assessment, and if the risk of arson is deemed to be significant, has a remotely monitored automatic sprinkler system been installed throughout the building? • If so, is this in accordance with a recognised standard such as the Loss Prevention Council (LPC) Rules for Automatic Sprinkler Installations 2015 incorporating BS EN 12845? 		
61.	Is all fire protection equipment regularly tested, inspected, serviced and maintained in accordance with the requirements of the applicable design standard?		

	Vacant Buildings	Y/N	Comments
62.	Have all combustible materials been removed from the building, both internally and externally?		
63.	Have all utilities been isolated, other than those that are required for fire and/or security protection systems and safety systems?		
64.	Have all fuel tanks been drained down and the contents removed?		
65.	Is the property maintained in a good state of repair?		
66.	Are all external points (doors, windows, roof-lights, letter boxes, etc.) adequately secured and sealed?		
67.	Has consideration been given to installing additional security protection measures, including remotely monitored intruder alarm and CCTV systems, security guarding, etc.?		

	Vacant Buildings Cont'd	Y/N	Comments
68.	Is access to the premises restricted with visits formally recorded?		
69.	<ul style="list-style-type: none"> • Are buildings regularly inspected (at least weekly) to check on both internal and external conditions, with formal inspection records maintained? • Are all issues noted during these inspections promptly dealt with? 		
70.	Additional comments:		

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.

17th September 2025

Version 1.7

ARMSGI52021

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.