



Irwell

INSURANCE COMPANY LIMITED

Better protection for fire protection businesses





A **risky** business

2023 FIRE STATS

592,996

incidents were attended by FRSS

39,173

building fires

269

fire-related fatalities

6,343

non-fatal casualties

250

fatal fires in England

22,000

workplace fires recorded every year on average

The average cost of a fire to businesses is around

£78,000

Primary fires (those with a threat to life or property) accounted for

44% of total fires

Specialist businesses need specialist liability insurance

Working with our partners at **Commercial Express** and **SP Insurance Services**, Irwell provides specialist liability insurance for businesses involved in the installation and maintenance of sprinkler protection systems and contractors within the fire protection industry including:

- **Active Fire Protection Contractors** who detect and alert, stop or contain a fire.
- **Passive Fire Protection Contractors** who prevent the spread of fire throughout a building.
- **Sprinkler and Fire Suppression Engineers** that install and maintain fire suppression and sprinkler systems designed to detect and extinguish fires in the early stages and to prevent fire growth and spread.

Fire prevention is **better than cure**

Our specialist Fire Protection Insurance has been developed for those seeking combined liability insurance incorporating **public, products or employers' liability** coverage for their business activities.

We are proud to provide **Fire Protection Insurance that includes a health and safety review.**



Liability insurance with
health and safety assessments included

Irwell's liability insurance policies include a health and safety compliance assessment that provides guidance to **mitigate potential losses through injury, ill-health and liability claims.**



Protecting properties is your client's business. **Protecting their business is ours.**

With around **39,173 building fires recorded in 2023 and 44% classed as 'Primary Fires' (with a threat to life or property)**², fire protection businesses are pivotal to keeping residential and commercial properties and people safe.

Property landlords and business owners have a legal and moral duty to protect their employees, tenants, customers and members of the public.

The average cost of a fire to businesses is around £78,000³. That's without considering preventative costs or damages incurred through punitive actions following a blaze

² Fire and rescue incident statistics: England, year ending December 2023 - GOV.UK (www.gov.uk)

³ Economic and social cost of fire - GOV.UK (www.gov.uk)

Installing and maintaining efficient sprinkler systems and other fire prevention systems is a big part of being compliant with H&S regulations and this duty of care.

So, while your clients are busy protecting properties with sprinkler systems and passive or active fire protection, we can protect their business with specialist liability insurance.



39,173

**building fires
recorded in 2023**

£78,000

**average cost of a fire
to businesses**





What is SafeCheck?



SafeCheck is a health and safety review that only takes around an hour either on-site or online with a H&S expert who can help:

- **improve the safety** of employees, customers and the general public
- **meet HSE compliance** and duty of care obligations
- **reduce business risk** of claims, fines and prosecutions

Minimise business risk in **4 simple steps**

1

Documentation review to check that health & safety policies and procedures are up to date

2

Sector-specific H&S compliance questions answered

3

On-site or online tour of the workplace and activities to identify H&S concerns - and what is being doing well

4

A useful report including practical guidance on how to minimise business risk and achieve H&S compliance

Fire **warning!**

Avoid prosecutions, fines and claims

A health and safety review from a team of experts can help you avoid potentially reputation-damaging claims and business-debilitating fines.

SafeCheck experts will also record and maintain all the necessary reports from testing air pressure to the maintenance of sprinkler pipework and associated valves.

Safecheck gives your clients the reassurance that their activities, records and reports are all H&S compliant.



22,000

workplace fires recorded every year on average

250

fatal fires in England



Some things are
meant to be together

Liability insurance & health and safety assessments.

We believe you shouldn't have one without the other.

That's why we include a H&S review with our liability insurance policies.

Prevention is better than cure when it comes to fire safety.



Useful information

Property fire safety



Health & Safety
Executive



Contact us today to arrange your SafeCheck assessment, either on-site or online.

Irwell.co.uk/safecheck

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SafeCheck is provided by our partners at Peninsula.

“SafeCheck has helped many businesses reduce their exposure to liability claims, fines and prosecutions.”

Stephen Galley, SafeCheck Director

Irwell Insurance Company Limited.
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