



Helping to keep businesses **fire-proof**



FIRE



A **risky** business

2023 FIRE STATS

269
fire-related
fatalities in England

39,173
building
fires

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

Beware of **fire hazards**

Of the 22,000 workplace fires recorded every year on average, 25% are caused by faulty or misused electrical equipment.

But it's not just buildings and people that are affected by fires in the workplace. The stress and financial implications for a business can also be profound.

According to UK Government figures, the average **cost of a fire to businesses is around £78,000.**

That's before preventative costs or damages incurred through punitive actions following the blaze are accounted for.

If there is a fire on your premises and you are found non-compliant with The Regulatory Reform Fire Safety Order 2005, there is no maximum legal recompense or compensatory damages cost, and you could even find yourself with a custodial sentence.

Fire **alert**

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

There were around **39,173 building fires recorded in 2023 and 44% classed as 'Primary Fires'** (with a threat to life or property) Installing and maintaining efficient sprinkler systems

and other fire prevention equipment, along with a fire policy and evacuation procedure is a big part of being compliant with H&S regulations and providing this duty of care.



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.**



Fire prevention is **better than cure**

Local fire and rescue authorities visit business premises to check that appropriate fire risk assessment and fire prevention measures are in place.

But when it comes to fire safety, a belt and braces approach makes business sense. That's where our liability insurance policies which include a H&S review come into their own.

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





Do your fire safety procedures **meet H&S standards?**

Business owners have a legal and moral duty to protect employees, customers and members of the public.

Being compliant with fire safety regulations is a vital element of keeping them safe.

But for many business owners or managers, the first time they find out that they are under-insured or non-compliant with fire regulations is when it's too late - following a fire, an accident, a claim or an enforcement visit.

Electrical faults are most prolific when it comes to potential ignition sources. But other common causes of workplace fires include:

- Obstructed vents
- Electrical fires
- Improper storage of flammable materials
- Negligence and lack of training
- Smoking
- Arson
- Substandard fire safety measures and equipment
- Poor housekeeping and cluttered workspaces

Fire **warning!**

Enforcement, appeals and penalties

Your local fire and rescue authority can also take action if they think your fire safety measures are not adequate. For example, they might issue an informal notice suggesting safety measures or

could also give you a formal fire safety notice (alteration, enforcement or prohibition).

Minor penalties can be up to £5,000. Major penalties can have unlimited fines and up to 2 years in prison.

Avoid prosecutions, **claims and fines**

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

Grammar school fined **£10,000** for breaching fire safety

[→ READ FULL STORY](#)

Building contractor fined **£600k** following repeated serious failings in managing the risk of fire on construction site

[→ READ FULL STORY](#)

Private healthcare provider ordered to pay a record **£1.04 million** penalty after admitting fire safety failings

[→ READ FULL STORY](#)



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

Fire safety in the workplace.



Health & Safety
Executive



Irwell

INSURANCE COMPANY LIMITED



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.

Registration Number 02887406. Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA to conduct general insurance business.

PRA Registration No. 202897

