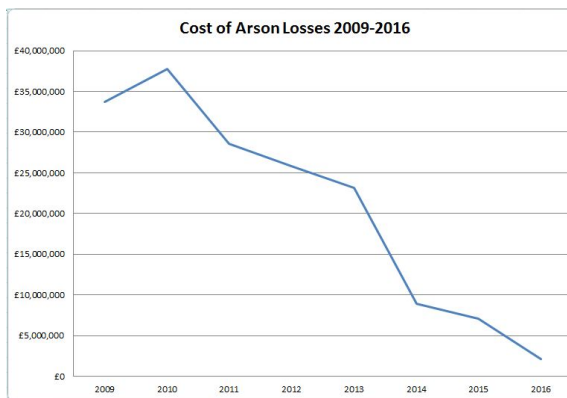


Arson Control

Arson, or malicious ignition, is by far the largest single cause of fires in commercial and industrial premises in the UK. According to UK Fire Statistics, fires caused by deliberate ignition account annually for 21% of large fires. Over a 8 years period, there has been an average of 99 such fires per year, at an average cost of approximately £144,000.



Arson attacks can arise through the actions of vandals, disgruntled employees and/or former employees.

The majority of malicious fires occur during the hours of darkness; however a significant number are started during working hours in less populated areas of premises such as warehouses and storerooms. Externally, combustible material, combustible waste, and undergrowth are common targets for the arsonist.

Controlling the Hazards

Protection against arson is achieved by assessing and addressing the management issues, and both the fire and security protections of the premises. Vigilance is the key.

Controls generally fall into two categories – human element and physical element – which respectively relate to management procedures, and to protection or design principles. These controls are concerned with reducing the likelihood of an event occurring, and reducing or mitigating the impact on the business should an incident occur.

The following issues should be considered to create a comprehensive and integrated risk control programme:

Human Element

- The site manager should take responsibility for defence from arson attack, and a named individual should be made responsible for 'locking down' the premises at the end of each working day.
- Undertake risk assessments to identify hazards and develop self-inspection checklists.
- Good housekeeping standards should be practiced:
- Conduct self-inspections at the end of each day to ensure that the premises are fully secured, no combustible material or hazardous goods are left lying around, and fire and security alarms are properly functioning.
- Combustible waste should be removed to external metal bins with lockable lids, and sited at least 10-metres from the buildings.
- Flammable liquids and gas cylinders should be secured in proprietary stores at the end of each day.
- Fuel pumps should be isolated.
- Undergrowth and vegetation should be cut short.
- Visitors and contractors: access and movement throughout the premises should be strictly supervised and controlled.
- Staff training: the need to minimize the risks of arson should be made clear to all staff, and supervisory staff should be made responsible for applying this culture.
- Vet new employees carefully, particularly verify their references.
- To ensure that protections are in good working order, all fire protection and security equipment should be regularly checked as part of a maintenance contract.

Physical Element

Please see the appropriate RiskFix guide for more details on the following topics:

- Security Physical Protection:
 - Perimeter fencing should be robust and secure.
 - Doors and windows should be adequately protected and secure.

- Letter boxes should be fitted with internal metal boxes.
- Good external security lighting should be installed.
- Intruder alarm system: an approved system should be installed and set, providing comprehensive coverage and off-site notification.
- Closed circuit television (CCTV) Surveillance can form an important element of the integrated security package. CCTV can act as a deterrent to potential arsonists, and can also provide vital evidence of identification.
- Fire protection equipment should be installed as appropriate:
 - Automatic sprinkler systems
 - Automatic fire detection systems
 - Automatic fire suppression equipment
 - Fire extinguishers

For further information please contact your local AIG risk engineer.

www.aig.co.uk

BELFAST

Forsyth House
Cromac Square
Belfast BT2 8LA
Tel: 02890 726002
Fax: 02890 726085

CROYDON

2-8 Altyre Road
Croydon, Surrey CR9 2LG
Tel: 020 8681 2556
Fax: 020 8680 7158

LEEDS

5th Floor Gallery House
123-131 The Headrow
Leeds LS1 5RD
Tel: 0113 242 1177
Fax: 0113 242 1746

MANCHESTER

4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521
Fax: 0161 832 0149

BIRMINGHAM

Embassy House
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471
Fax: 0121 233 3597

GLASGOW

Centenary House
69 Wellington Street
Glasgow G2 6HJ
Tel: 0141 303 4400
Fax: 0141 303 4440

LONDON

58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000
Fax: 020 7954 7001

American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).

