

RiskFix

Balanced Risk Engineering Solutions

Automatic Fire Detection

Understanding the Risk

In the event of a fire, delayed fire detection can lead to an increase in risk both to life and property. An adequately designed, installed, monitored and maintained automatic fire detection system can help mitigate this risk by providing an early fire warning, which will enable a timely evacuation of the protected premises and the prompt notification of the fire brigade.

Related Loss Statistics

According to statistics collated by the Fire Protection Association: -

- 80% of all fires start between 6pm & 8am, when most premises are unoccupied.
- Over the period 2009 to 2016 total losses sustained from fires occurring between 6pm and 8am exceeded £750m.

For those premises, which are unoccupied overnight and are not protected by an adequate automatic fire detection system there is clearly an increased risk of loss or damage as a result of delayed fire detection and fire brigade notification.

System Design

Automatic Fire Detection systems should be designed to the latest enforceable version of BS5839. BS5839 describes two system types, based on the systems purpose and extent of coverage i.e. life protection & property protection.

Life Protection Systems

Life protection systems are designed primarily to meet life safety objectives, by providing an early fire warning at the protected premises, enabling a timely evacuation to take place and thereby reduce the risk of personal injury / loss of life. They are divided into the following 5 system types depending on the extent of the coverage provided.



Typical automatic fire alarm panel

(AFD = Automatic Fire Detection)

- L1 classification includes automatic fire detection in all rooms, on all escape routes and in all voids over 800mm in height.
- A L2 system should include automatic fire detection on all escape routes and rooms leading onto escape routes. An L2 system can also include additional areas deemed as a high risk not included in the escape routes and adjoining rooms, such as boiler houses.
- An L3 system is very similar to a category L2 system in that automatic fire detection should be positioned on escape routes and adjoining rooms, although it does not have to include for additional areas deemed to have a high fire risk, but can be extended to those.
- An L4 system includes automatic fire detection on escape routes only, and not in the adjoining rooms.
- A L5 system is designed for buildings that have a particular fire risk identified which warrants some special attention.

There is a further system type denoted M which relates to manual fire alarms only, call points are generally found on escapes routes and staircases.



Property Protection Systems

Property protection systems are designed primarily to meet property protection objectives, by providing an early fire warning so that an effective fire-fighting response can be initiated as soon as possible, including notification of the fire brigade. They are divided into 2 system types depending on the extent of the coverage provided.

- P1 AFD installed throughout all areas.
- P2 AFD installed to a lower level of protection, with detection only in specified parts of the building to provide early warning of fires in areas of high fire risk, or where the risk to property or business continuity from fire is high.

For full business protection a comprehensive level of detection is preferred which equates to P1 type system. Contact your local AIG risk engineer.

Installation & Maintenance

To ensure a high level of competency and adherence to standards systems should be installed and maintained annually by a Loss Prevention Certification Board LPS1014 Certified Fire Detection & Alarm System Firm – see www.redbooklive.com for further details.

Monitoring

In order to ensure the earliest possible fire brigade response, automatic fire detection systems should be monitored at a permanently manned location e.g. an approved alarm receiving centre particularly systems designed to meet property protection objectives.

Monitoring should be continuous such as that provided by the BT RedCARE system - for further guidance on acceptable forms of automatic fire alarm monitoring contact your local AIG risk engineer.

In connection with remotely monitored fire alarm systems, it should be noted that the Fire & Rescue Service can reduce their attendance level response to systems, in the event of excessive numbers of false alarms and in some circumstances they may withdraw their response altogether.

In order to avoid excessive numbers of false alarms a responsible person should be appointed for the system whose duties should include.

- Ensuring the system is in good working order and properly maintained.
- Ensuring that staff with responsibilities for the system have received adequate training.
- Dealing with faults and false alarms quickly and efficiently.
- Ensuring that any changes likely to affect the system are properly managed to avoid future problems.
- Ensuring the alarm system provide confirmed alarm notification; this means that a second alarm signal must be received by the alarm receiving centre within a specified time period in order to summon the fire brigade.

www.aig.co.uk

BELFAST

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

BIRMINGHAM

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

CROYDON

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

GLASGOW

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

LEEDS

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

LONDON

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

MANCHESTER

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

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).

