

THE BLOCK OF FLATS FIRE SAFETY GUIDE

PROPERTY INSURANCE CENTRE

WELCOME

FROM THE EDITOR IN
CHIEF, ROBERT FISHER



Block of Flats Fire Safety is now a major talking point within the construction industry and inevitably the insurance industry. Not that it was ever low on the list of priorities within either industry. In fact, it was always of paramount importance.

However with recent events over the past number of years, fire safety is now THE single biggest talking point by some distance, when it comes to the construction of buildings and insuring them.

Blocks of flats by their nature, are therefore one of the more carefully considered buildings when it comes to fire safety.

The number of people they house and the number of floors there are can make it challenging at the design stage to get it right.

Careful consideration of materials used and means of escape are now more closely scrutinised than ever before. Rightfully so!

This guide is intended as an outline and introduction to Block of Flats Fire Safety. On our website we have also made available the government's extremely in-depth guide.

Both of these guides should be used in conjunction with your own block's specific fire safety rules and procedures.

Robert Fisher

ROBERT FISHER, DIRECTOR,
PROPERTY INSURANCE CENTRE



CONTENTS

1. GET EDUCATED

Fire safety is all about education, learn how 01

2. MAIN CAUSES

What are the main causes of fires in blocks of flats? 02

3. THE PRINCIPLES

What are the principles of fire safety in blocks of flats? 04

4. FIRE PREVENTION

Practical, essential fire prevention tips 06

5. ACTION

How you can take action now 07

CALL 0800 085 3761

1. GET EDUCATED

Blocks of flats by their nature, are one of the most carefully considered buildings when it comes to fire safety.

However, all the designing, planning and material research in the world will never be enough to reduce the risk completely unfortunately.

On top of what all the best intellectual minds on the planet are doing to reduce fire risk, thankfully there is plenty extra you, me and everyone else can do to reduce the risks from a practical perspective. Thankfully, this is not difficult either.

Fire safety from a practical & personal perspective is all about education.

1. Do you know where the nearest fire escape route is in your building?
2. Do you know the where the fire meeting point is?
3. Have you a fire escape plan?
4. Do you know the basics of good and bad practice in relation to fire safety?

These are simple things to find out or plan for, but the benefits are immeasurable regarding fire safety.

So let's have a look and see what we can do, as individuals from a practical point of view.



KEY TAKE AWAY

Whether you are reading this as a landlord, property manager or a tenant, the key take-way is to ensure that you are educated about fire safety - specifically in relation to your building.

If you are a landlord or property manager you should not only educate yourself, but you need to make it your business to ensure that all tenants are educated about the fire safety in the building.



2. MAIN CAUSES

WHAT ARE THE MAIN CAUSES OF FIRES IN BLOCKS OF FLATS?

What are the main causes of fires in blocks of flats?

Firstly it is important to point out that most fires in blocks of flats start in the individual flats, not in the communal areas.

Here are the reasons and main causes:

- There are cookers and various electrical appliances working in the flats, and these are ongoing risk factors.
- Electrical faults from overloaded sockets are the top cause of fires in blocks of flats.
- Smoking is also a major cause when there are discarded butts.
- Chip pans and frying pans are also very dangerous if not monitored correctly.
- Fragranced candles causing fires are also a growing trend.

By Robert Fisher

2. MAIN CAUSES

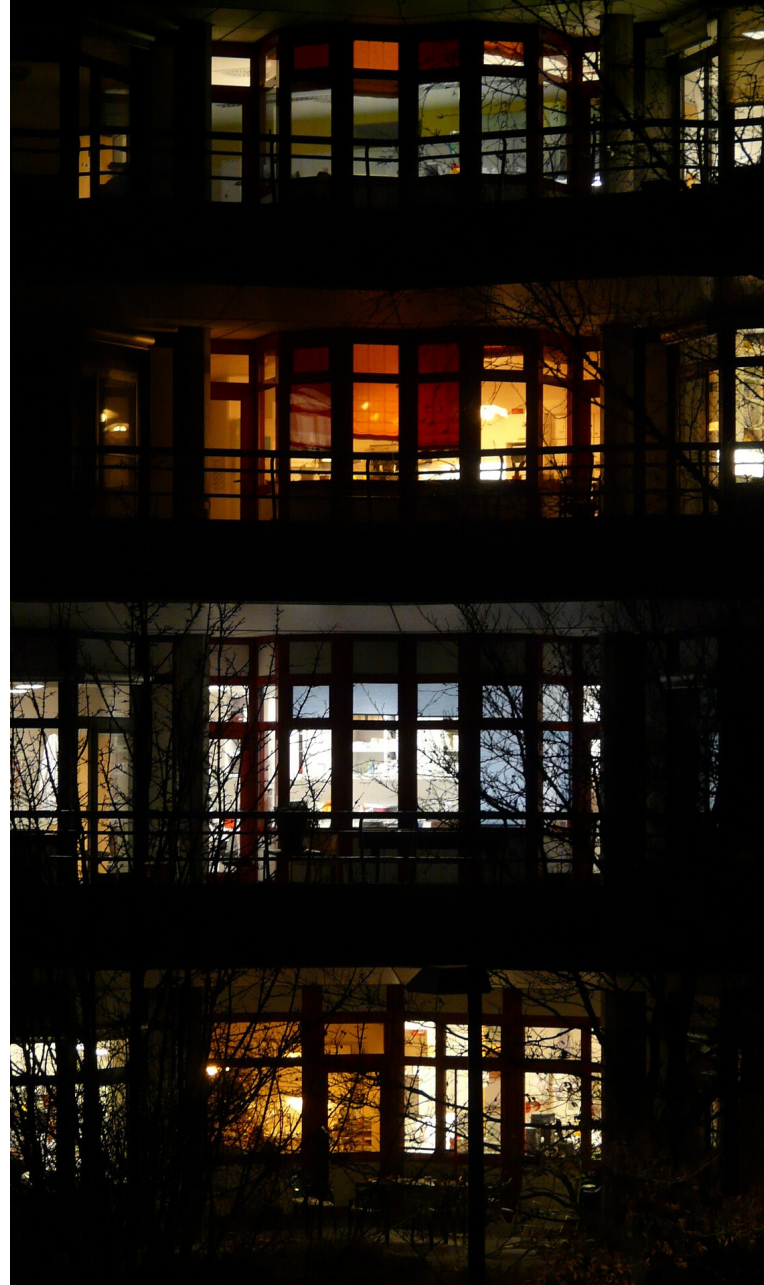
Did you know?

The Property Insurance Centre customers have had three major fires in 10 years.

Two of these were due to Mobile Phone Sockets overheating and the third was because of a discarded cigarette butt that had been left on the couch.

The cigarette butt issue is well known, but the mobile phone socket overheating has resonated within the industry.

We now all carry mobile phones and tend to charge them overnight and leave the plug switched on all day!



TOP TIP

If you are a management company bring in a no smoking policy and take steps to ensure this is requirement in terms of the lease itself.

KEY TAKE AWAY

Try charging you phone during the day or at work if you can.

Get a fast charger that can fully charge your phone, from the time you get up until you leave for work.

This means you are awake during the charging process and can switch if off when it's charged.



3. THE PRINCIPLES

OF FIRE SAFETY IN BLOCKS OF FLATS

Most flats are designed with fire safety as the most important consideration.

So be aware of the following important principles:

- Each flat should have a high level of compartmentalisation and also be compartmentalised from other neighbouring flats and the communal areas. It should be a Fire Resisting box.
- Fire spreading from the source (the flat) is rare. If the above design criteria is in place then the following fire safety principles designed by fire safety professionals will apply, subject to the risk assessment of each block.
- It is safest to stay in your own flat unless that is where the source of the fire is. This is the policy unless the Fire Service ask you to leave.
- Residents of the flat where the fire started should leave and call the Fire Brigade. Other residents should stay in theirs until advised otherwise by the Fire Brigade.



3. THE PRINCIPLES

Communal Areas

- Communal areas carry a low risk
- Emergency lighting is required in communal areas
- The landlord or managing agent has a legal duty to arrange a fire risk assessment to be carried out to communal areas.

There are some practical tips that each flat owner can do to help, which are highlighted below:

- Don't leave rubbish or furniture in communal areas. This can hinder any escape if required.
- Don't wedge open any fire door in hallways
- Don't leave anything that could catch fire on stairs or corridors of communal areas
- Do not leave bikes, prams or scooters in communal areas
- Stay vigilant – if something does not belong in the communal area call your landlord
- Do not put flammable liquids in a cupboard where there are electrical circuits
- Rubbish should be put in the bin and placed in the refuse area – not left outside in the corridor.

By Robert Fisher



4. FIRE PREVENTION

Prevention is better than cure.

Install smoke detectors in individual flats. Check that these are working at least once a week.

Doors will contain fires to an extent and give you valuable escape time. Make sure they are **closed at night** before you go to bed and don't wedge them open!

Front Doors of individual flats

The front door will prevent a fire from spreading to communal areas which will cut off escape routes.

Do not alter your front door without getting proper advice first.

Never remove the self-closing device if there is one.

Cat flaps being added or even altering the letterbox can change the fire safety performance of the building – make sure you ask the landlord or managing agent first for advice.

By Gavin Fisher



5. ACTION

HOW YOU CAN TAKE ACTION NOW

How you can take action now...

As a landlord or management agent, you should inform all residents about fire safety in relation to that particular block.

As a tenant you should expect this to be done. If it has not been and if you are having issues and can't get a hold of them by phone, then write to them or email them requesting it. You will be surprised how quick a response will be when things are put in writing!

By Gavin Fisher

MEET THE TEAM



Claire Allington, Cert CII, Office Manager

Claire works with commercial clients on a day to day basis, managing new requirements and mid term adjustments as well as assisting clients through any claims processes that they may encounter.

Claire is mother to one young child with another on the way! She enjoys much of her spare time reading and walking her dog. She is also a Petrol Head and any excuse she will be at the local rally!



Gavin Fisher, BA (Hons) Cert PFS, Director

As well as responsibilities for the management of the business as a whole, Gavin works closely with the insurers. He has been with Townsend's Property Insurance Centre since 2000.

Gavin enjoys relaxing in his spare time by playing the guitar – he's no Jimi Hendrix....mmh maybe more of a Keith Richards type!! He is also a movie fanatic and spends much of his time with his two children.



Robert Fisher, BSc (Hons), Cert CII, Director

Sharing general management responsibilities with Gavin, Robert also works closely with insurance partners. Robert joined PIC in 2005 and during that time has worked in every department of the business.

In his spare time (when he gets it), Robert has three young children and a Pug that keep him busy. When not with his family, Robert goes to the gym, trains mixed martial arts and follows Liverpool FC. Not all at the same time!

CALL 0800 085 3761

Website: <https://www.propertyinsurancecentre.co.uk/>

Email: admin@propertyinsurancecentre.co.uk

*helping to
keep you
and
yours safe*

