




Association of British Insurers



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THE VOICE OF BUSINESS  
40 YEARS

# COMMUNITY CHARTER FOR FIRE PROTECTION





Association of British Insurers  
Federation of Small Businesses  
Confederation of British Industry

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## INTRODUCTION

Fire currently costs the UK economy £7.7 billion annually, of which £2.8 billion is due to arson.

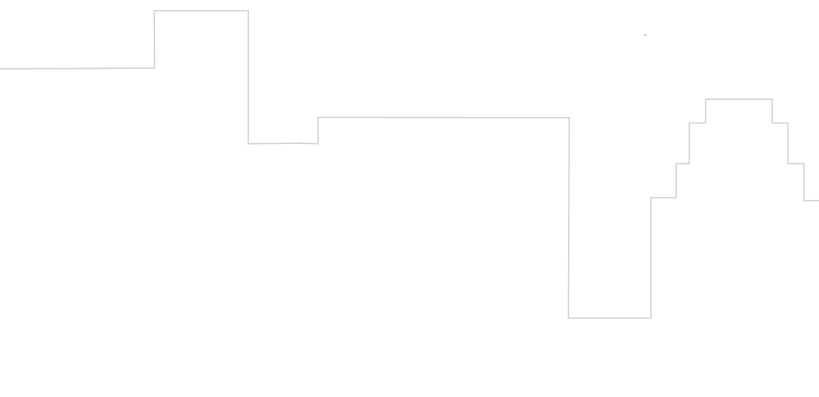
This Community Charter for Fire Protection sets out the vision of the business community for a successful Fire & Rescue Service.

It looks at the changes in service that have resulted from the modernisation agenda, and the implications of the move from intervention to prevention. This Community Charter is not just concerned with protecting property – it is about protecting lives, jobs, services and resources from the impact of fire, so communities can be said to be truly sustainable.

In 2005 Fire Authorities are implementing the second round of Integrated Risk Management Plans. The performance of Fire Authorities carrying out their statutory duties, as prescribed in the National Framework and the PSA targets, is assessed in this Community Charter alongside the social, economic and environmental impacts that these activities have had.

## OUR VISION

1. Effective fire prevention work will benefit all members of the community.
2. Community Fire Safety means protection of lives, jobs and services.
3. Fire Service response resources must be directed towards protection of life and quality of life.
4. The PSA target must include a reduction in arson across all sectors.
5. The Regulatory Reform (Fire Safety) Order must not place additional regulatory costs on businesses.
6. The Fire Service must not create a barrier to effective fire prevention work through charging for services.
7. Reducing the number of false signals from Automatic Fire Alarms means tackling the cause not the effects.
8. The Fire Service must engage all sections of the community.
9. Fire Investigation methods must provide effective support to the Fire Service.



## 1. EFFECTIVE FIRE PREVENTION WORK WILL BENEFIT ALL MEMBERS OF THE COMMUNITY.

Fire is estimated to have cost the UK economy £7.7 billion in 2003, equivalent to approximately 0.9% of the gross value added to the economy. Within this figure, the total cost of arson in 2003 is estimated to be £2.8 billion<sup>1</sup>. Insurance claims for damage related to fire in the same period were just under £1.1 billion<sup>2</sup>, with the remaining cost of £6.6 billion falling on society.

The Fire & Rescue Services Act 2004 puts prevention rather than intervention at the heart of the activities of the Fire Service. This commitment was reinforced by the Government's fire Public Service Agreement (PSA) target for England. The target is:

"By 2010, reduce the number of accidental fire-related deaths in the home by 20% and the number of deliberate fires by 10%."

This target is the driver for FRS activities<sup>3</sup>.

The Association of British Insurers, the Federation of Small Businesses and the Confederation of British Industry fully support this greater emphasis on prevention. Preventing fires will benefit all members of society. The Fire Service has been tasked with taking a risk-based approach in prioritising prevention work. ABI, FSB and CBI endorse this approach provided it is evidence-led. The fundamental objective must be to take account of risk to life alongside risk to property - meaning jobs, housing, services, community resources and local investment potential.

<sup>1</sup> The Economic Cost of Fire 2003, ODPM (2005)

<sup>2</sup> ABI statistics, 2004

<sup>3</sup> See: [www.hm-treasury.gov.uk](http://www.hm-treasury.gov.uk)

## 2. COMMUNITY FIRE SAFETY MEANS PROTECTION OF LIVES, JOBS AND SERVICES.

The definition of Community Fire Safety must include a commitment to reducing the impact of fire on life and quality of life through property protection. Those sections of the community whose lives, jobs and services are most vulnerable must be identified and Community Fire Safety work targeted to address this vulnerability. Community Fire Safety involves delivering a comprehensive programme of education and support that is appropriate to those using it and designed to reduce the impact of fire on everyone. Households and businesses most at risk cannot be allowed to slip through the net.

“Protecting lives, jobs and services in the community means the economic sector must be included in Community Fire Safety.”

Protecting lives, jobs and services in the community means the economic sector must be included in Community Fire Safety. Around 80% of jobs and services are provided by the private sector, albeit that some of this is funded via the public purse. The 4 million Small and Medium-sized Enterprises (SMEs) in the UK employ 58% of the private sector workforce<sup>4</sup>. Managing the fire risk in these properties is integral to the protection of these jobs. As many as 60% of businesses have no fixed fire protection systems in place<sup>5</sup>, despite previous government and insurer-led publicity and education initiatives. Community Fire Safety has a crucial role in addressing the barriers to take-up of fire protection systems.

Households most at risk of fire have a much lower rate of smoke alarm ownership than average. A smoke alarm operated and raised the alarm in only 29% of households suffering a fire in 2003, despite 80% of households overall owning smoke alarms. Non-ownership of a smoke alarm can be an indicator of other risk factors in the household. Initiatives such as the Home Fire Risk Check, which has put £25 million into raising the percentage of households with smoke alarms, do not address the primary aim of the Fire Service, which is to prevent fires, although it may assist in preventing fatalities. Lives will continue to be put in danger, and the social and health impacts of fires will not be avoided, if the Fire Service focuses solely on smoke alarms as a preventative measure. The fitting of a smoke alarm should be one of a number of fire safety resources made available to the household via proper preventative Community Fire Safety work.

<sup>4</sup> Federation of Small Businesses statistics

<sup>5</sup> Association of British Insurers statistics

### 3. FIRE SERVICE RESPONSE RESOURCES MUST BE DIRECTED TOWARDS PROTECTION OF LIFE AND QUALITY OF LIFE.

The move from prescriptive National Standards of fire cover to a risk-based approach will succeed provided that responsive fire cover is appropriately targeted. Flexible use of resources and changes in Fire Service working practices can contribute to this success. Whilst prevention of fires remains the key objective of the Fire Service, fires will continue to occur, and will require speedy and effective response from the Fire Service. Over time, effective prevention work should reduce the incidence of fire, enabling closer targeting of resources.

Flexibility of response should assess the need for redirection of resources based on more than simply “where the risk to life and injury is greatest”, as is stated in the 2005/06 National Framework. Risk to quality of life must be taken into account. Economic, social and environmental concerns, including property protection, must be given equal consideration in direction of resources, as these can significantly impact on the prosperity and well-being of an area. Economic damage to a community may result in loss of jobs and revenue, leading to a reduction in prosperity locally. Ultimately, proper resourcing of an effective Fire Service is dependent on continued economic growth and prosperity.

Dialogue between Fire Authorities and key services such as the Police regarding risk management and population movement at different times of the day is essential. There is often a high concentration of people in the leisure districts outside daytime business hours, and the revenue from this night time economy may be essential to the functioning of the local economy. The new Licensing Act (2003) is likely to give rise to a more buoyant night time economy, increasing its importance. A proper risk-based response must take into account its importance to a community or area.



#### 4. THE PSA TARGET MUST INCLUDE A REDUCTION IN ARSON ACROSS ALL SECTORS.

About half of all fires are deliberately started. Insurers support the objective of reducing arson and other fire crime across all sectors and targets. Initiatives to tackle arson, hoax calling and anti-social behaviour must be driven by an assessment of risk and level of impact. Areas or targets where the impact of arson on lives, jobs and services will be highest must be given priority. This includes looking at specific premises, such as schools, hospitals or factories, types of premises or areas such as industrial estates. These may be particularly at risk through targeted attacks, or through poor risk management.

UK Fire Statistics for 2004 showed that the number of deliberate fires fell for the third consecutive year. However the main driver for this was a fall in the number of deliberate fires in vehicles. In other sectors, the reduction follows an increase in the previous year. There was a rise of nearly 15% in school arson in England in 2003. The impact of a school fire goes beyond property loss to disruption in education, mental and physical well-being of students and teachers, local jobs and other resources that school buildings provide to a community. It is not acceptable to focus arson reduction initiatives solely on high-volume vehicle arson. Resources need to be targeted to where the impacts are greatest – that is where the benefits of reducing the number of deliberate fires will be greatest.

Results from the 2002 Commercial Victimization Survey<sup>6</sup> indicated that retailers had strong concerns about crime and antisocial behaviour. This is perhaps unsurprising given that the study found 20% of retailers had suffered six or more incidents of vandalism (including arson) in the previous 12 months. Indeed, recent FSB research shows that 58% of its members have suffered at least one crime in the past year. 27% of these crimes have been vandalism. Visible and accessible businesses such as shops, hotels and restaurants are most likely to be affected by crime, yet these are the types of businesses that underpin the local economy. Fire Authorities will therefore have a major role in addressing business needs through local Crime and Disorder Reduction Partnerships. Worryingly, 20% of businesses that had suffered crime did not report it because they were concerned about a possible impact on insurance premiums, with little perceived offsetting benefit such as effective police action to reduce crime.

6 Crime against retail and manufacturing premises: findings from the 2002 Commercial Victimization Survey, Home Office (2004)

## 5. THE REGULATORY REFORM (FIRE SAFETY) ORDER MUST NOT PLACE ADDITIONAL REGULATORY COSTS ON BUSINESSES.

The Regulatory Reform (Fire Safety) Order (or RRO), due to come into effect in 2006, is a welcome collation of fire safety legislation that, if properly implemented, will make it easier for businesses to understand their legal requirements for fire safety. However, in its implementation it is imperative that the RRO does not impose unnecessary additional burdens, either economic or procedural, on business. SMEs in particular are already subject to regulatory costs that are five times higher than those of large businesses<sup>7</sup>. Additional costs will create barriers to compliance and ultimately reduce the resilience of UK Plc. In particular, SMEs are unlikely to have either in-house expertise or funding available to secure external consultancy. External consultancy may also be inadequate to advise the needs of some businesses, particularly SMEs.

“The business and insurance community recognises the need for risk to life to be given high priority.”

Fire Service inspection regimes enforcing compliance with the RRO must be targeted and structured to tackle high-risk areas where the impacts of non-compliance will be greater. The business and insurance community recognises the need for risk to life to be given high priority. However, structuring the inspection regime exclusively on this would not meet the declared aims of the Service. Social, economic and environmental impacts on the community, the ability of business to manage property risks unsupported or unmonitored, and other risk indicators such as incidence of crime and arson locally must all be taken into account in a robust risk-based inspection regime.

Implementation of the RRO must not lead to a “tick box” approach to risk assessment. Proper consideration must be given to risk factors and their inter-relationships, together with the fire detection and suppression systems in place, including Fire Service response times. The risk assessment should be proportionate to the level of risk. Proper training must be in place to support those carrying out this risk-based inspection, with appropriately qualified staff being recruited as necessary. Inspection regimes and training should also take into account micro businesses with three or four employees, which are just on the cusp of the legal requirement to undertake a risk assessment. These SMEs need education about the new RRO and what may eventually be required from them should they expand. Half of SMEs expect to expand modestly over the next two years.<sup>8</sup>

<sup>7</sup> Better Regulation: Is it better for business? Professor Robert Baldwin, LSE on behalf of the FSB, September 2004

<sup>8</sup> “Lifting the Barriers to Growth”, The FSB Biennial Membership Survey 2004

## 6. THE FIRE SERVICE MUST NOT CREATE A BARRIER TO EFFECTIVE FIRE PREVENTION WORK THROUGH CHARGING FOR SERVICES.

Fire Service charges should not be applied in emergency situations where life is at risk. Charging should also not create a barrier to the public interest in reducing the number and impact of fires on communities. Generic advice and inspection intended to help SMEs understand their obligations should not be chargeable. Research from Touche Ross and London Chamber of Commerce estimates that up to 80% of businesses fail within 12 months of suffering a major catastrophe, such as a fire. This means a loss of employment, key services and capital from the local area. The commitment to fire prevention must not be undermined by charging levied at businesses.

“Prevention work should be included as a service that should not be charged for.”

The ABI, FSB and CBI believe that services involved in providing an emergency response must be free of charge. The Fire Service is funded through the public purse and as such any response to an emergency situation and/or preservation of life is within the core duties of the Service. Prevention work should be included as a non-chargeable service. Fee-earning targets must not overtake priorities such as Community Fire Safety if prevention work is to be effective.

It may be reasonable for the Fire Service to seek to recover costs for certain services. These may include activities such as loan of equipment or personnel, provision of consultancy, or repair of non-Authority owned equipment. However, there are other activities that are not within the core duty of the Fire Service (i.e. do not relate to emergencies), and could be withdrawn. Private sector contractors could undertake activities such as rescue of animals or dealing with lost keys.

## 7. REDUCING THE NUMBER OF FALSE SIGNALS FROM AUTOMATIC FIRE ALARMS MEANS TACKLING THE CAUSE NOT THE EFFECTS.

Driving down the number of Unwanted Fire Signals (UFS) from Automatic Fire Alarms (AFAs) is best achieved by identifying and targeting specific problem properties and systems. Risk to life and economic capacity must be taken into account when formulating strategies to tackle hoax calls and unwanted signals. A scenario where systems are simply being switched off must be avoided: rather, the underlying problem of management or system failure needs to be addressed.

The ABI, FSB and CBI strongly believe that a changed level of Fire Service response must only be used in extreme cases, and targeted specifically at the small proportion of businesses that have problematic systems. In the first instance, the Fire Service should work with the business to resolve the problem of repeated false alarms. Any proposal to reduce cover or to wholly withdraw cover would be opposed by the business community on the grounds that it puts lives, jobs and services at greater risk. Measures should be taken that will support changes in operator behaviour or improvements to equipment to prevent further difficulties rather than resulting in alarm systems being turned off to stop 'unwanted signals'.

The ABI believes that Fire Authorities should, as a matter of good practice, consult with insurers if they propose to adopt a policy of reduced response rates to repeat-offending AFAs. It will remain the duty of the occupier to inform the relevant insurer if a zero response (to an AFA) policy is applied to his or her own property so that appropriate changes to insurance cover may be applied if necessary. This will compound the economic and social impacts of a zero response rate – a business may have to invest in tackling the problem of unwanted signals, in order to reduce the risk of fire to their property and the surrounding area. Unless this mitigative action is put into place, a zero response rate may mean the business has difficulty finding appropriate insurance cover.





## 8. THE FIRE SERVICE MUST ENGAGE ALL SECTIONS OF THE COMMUNITY.

The ABI, FSB and CBI support current Fire Service initiatives to recruit from across the whole population it serves, including ethnic minority communities. This is essential to foster much closer links and better communication with BME communities and areas of social deprivation. Insurers regard this as crucial to the success of the Fire Service. Findings from the British Crime Survey in 2002/3 show that risks of experiencing a domestic fire are highest:

- In lone parent households;
- On council estates or areas of high physical disorder;
- In financially unstable households; or
- In Mixed race or Black households.

Despite being most at risk of fire, it is these same households where ownership of smoke alarms is lowest. ONS Family Expenditure Data shows that Household insurance uptake is lowest in the lowest income decile – half of these households have no insurance cover. Thus not only are they most at risk of fire, but the consequences of the fire are likely to be more damaging and longer-term. Fire Authorities should see it as integral to their role to break this cycle.

“ONS Family Expenditure Data shows that Household insurance uptake is lowest in the lowest income decile – half of these households have no insurance cover.”

Greater Fire Service recruitment from BME communities is integral to targeting culturally appropriate fire safety education initiatives among BME communities. Smoke alarm ownership is least common amongst Asian households<sup>9</sup>. This may be accounted for partially by traditional cooking methods that produce more smoke, triggering smoke alarms. In this situation heat detectors in the kitchen may be more appropriate. Cultural barriers may still exist between some sections of the community and the Fire Service. This could prevent full engagement of these communities in prevention activities. Recruitment initiatives such as in Merseyside that use female, bilingual community workers dressed in 'civilian clothing' can help to overcome these barriers.

<sup>9</sup> Fires in the Home: findings from the British Crime Survey 2002/3, ODPM (2004)

## 9. FIRE INVESTIGATION METHODS MUST PROVIDE EFFECTIVE SUPPORT TO THE FIRE SERVICE.

UK fire investigation procedures and prosecution rate contrast strongly to those in the United States of America. The arson detection rate in the USA is 17%, almost double that of the UK. In order to improve the detection and prosecution rate in the UK, it is essential that those involved in investigation have specialist knowledge of fire scene investigation, and investigate a sufficiently high number of cases each year to maintain the currency of their skills.<sup>10</sup>

Recent research from the Arson Prevention Bureau on fire investigation methods<sup>11</sup> made the following recommendations:

- There should be a single agency responsible for fire investigation (in Scotland), which should be within the Fire Service;
- Recognised professional standards should be developed which meet the progressive specialisms of each tier of fire investigation, with the [national] Fire Investigation Team assisting in the delivery of training to Fire and Police Service personnel;
- Community Fire Safety and Integrated Risk Management activities should be informed by the fire investigation analyses and research programme; and
- This specialist resource should support the prosecution of the criminal investigations (of the Police and Procurator Fiscal), in a manner similar to the role of the pathologist.

Police investigators, under the current system, are unlikely to have any specific training in fire investigation. Fire Service investigation officers may be withdrawn from cases at an early stage of the investigation. We believe that regional expertise should be developed to ensure dedicated teams of skilled professionals who can deliver improved detection, prosecutions and deterrence.

<sup>10</sup> Detecting & Convicting the Arsonist, Arson Prevention Bureau (2004)

<sup>11</sup> Fire Investigation in Scotland, Arson Prevention Bureau (2004)

#### DISCLAIMER

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