

8.0 Arson in heritage buildings

This guidance highlights actions that can be taken to limit the risk of arson.

RISK ADVICE LINE

Having read this guidance should you have any additional questions on this topic or other risk related matters, as a valued Ecclesiastical customer you can contact us through our 'Risk Advice Line' on 0345 600 7531 (Monday to Friday 9am - 5pm, excluding bank holidays) and one of our in-house risk professionals will be able to assist. Alternatively you can email us at risk.advice@ecclesiastical.com and one of our experts will call you back within 24 hours.

For queries about your policy cover or claims please contact your insurance broker.



Heritage properties, particularly when vacant or partially occupied, can be especially at risk from arson.

Fires in this sector can cause significant and disproportionately costly damage to the buildings, contents and collections. The loss of our history and cultural identity should not be overlooked, and this, of course, can never be replaced or compensated for by insurers.

As insurers our experience is that damage caused by arson can be greater than other causes of accidental fires as these are deliberately started by the perpetrators. Post loss evidence suggests these fires are often started in the hours of darkness and involve multiple points of ignition, with flammable liquids or accelerants being used to assist fire growth.

Causes of arson

Much research has been undertaken on the causes of arson. For the heritage sector common causes include the following:

- To conceal a criminal act. It is believed that a significant number of arson losses are associated with vandalism and theft.
- Young children involved in a prank that went wrong.
- A deliberate act due to a grievance against the property owner or occupiers.
- Mental health issues linked to possible desire to attract attention or a fascination by/with fire (known as pyromania).

Arson protection

Ultimately, arson is a security problem. Heritage buildings can be difficult to adapt due to listing and other considerations. However, measures can be taken to deter the arsonist.

It is important to make the buildings difficult to access. Any external door(s) must/should be secured by a mortice deadlock or rim-deadlock to BS3621, or acceptable alternative lock and either concealed flush bolts sited top and bottom of the closing edge of the first leaf or two mortice rack bolts locating into the door frame top and bottom.

Effective protections can make a positive impact on reducing the threat of an arson attack. Consider the following:

- Is the building concealed by trees or shrubs? Do walls and fences restrict visibility of the building itself? Ideally, the buildings should be visible from the boundary to ensure intruders will not be screened from view.
- Are perimeter gates locked at night to restrict personal or vehicular access?
- Are perimeter fencing and walls maintained?
- Does the building have adequate locks on doors i.e. mortice deadlock or rim-deadlock to BS3621.
- Installing an automatic intruder alarm or a CCTV system with remote monitoring to an offsite alarm receiving centre¹.
- Installing an automatic fire detection system with remote monitoring to an offsite alarm receiving centre and suppression systems e.g. sprinklers or water mist systems².
- Installing lighting operated by passive infra-red detectors that can help reduce attacks by making intruders visible.
- Have you asked neighbours (if any) close to the building to be vigilant and report any suspicious activity to the police.
- Are internal doors closed when unoccupied to prevent fire spreading?
- Is rubbish or combustible waste allowed to accumulate outside the building?
- Are outbuildings kept locked with no combustible items or waste stored in these areas?
- Are waste bins store away from the building to avoid the risk of fire spreading from the bins to the building?
- Are fire extinguishers maintained annually and have staff/volunteers been trained how to use them on small fires?
- Is a routine search of buildings undertaken at closing time to ensure no unauthorised people remain?
- Is graffiti and vandalism damage repaired quickly? Minor damage can be warning for future more serious incidents.

¹ Expert advice should be sought prior to installation. We recommend any system be installed and maintained by a company on the official list of recognised firms of a UKAS accredited Inspectorate body i.e. NSI or SSAIB.

² Expert advice should be sought prior to installation. We recommend any system be designed, installed, commissioned and maintained by an LPS1014 Certificated Fire Detection and Alarm System firm or an installer accredited under the British Approvals for Fire Equipment (BAFE) adopted SP203 scheme.

You should read this guidance note alongside our guidance note on automatic fire detection and alarm systems.

Unoccupied buildings

Fires in unoccupied buildings are generally caused by arson. It is important that property owners responsible for managing these buildings ensure suitable protection arrangements are in place. From an insurance perspective these would include the following:

- Remove combustible materials from inside and outside the building.
- Isolate services e.g. gas, water and electricity except when required to maintain fire and/or security systems.
- Ensure perimeter fencing is maintained in good repair.

- Install quality locks on external entry points such as doors.
- Additional protection measures such as intruder alarms, CCTV or security guarding should be utilised.
- Undertake regular inspections, recording and noting any damage to the property. The frequency of such inspections may be stipulated as a condition of your insurance policy.

Key messages

- Much can be done to reduce the risk of arson.
- Buildings that are unoccupied, especially overnight remain a possible target.
- It is important to review security and fire arrangements on a regular basis to ensure the arson risk is reduced to as low as possible.
- Ensure good housekeeping by not allowing waste to accumulate.
- Undertake inspections at the end of each day.

Further information

- "Arson prevention. The protection of premises from deliberate fire raising", available as a free download from www.riscauthority.co.uk and visit the Arson Prevention Forum website www.stoparsonuk.org
- www.ecclesiastical.com/risk-management/vacant-property-advice/

Important Note – For any interventions to your building you will require Listed Building Consent (if a listed building). Also, you should consider any advice given by Historic England, the Amenity Societies and other conservation bodies.

This guidance is provided for information purposes and is general and educational in nature and does not constitute legal advice. You are free to choose whether or not to use it and it should not be considered a substitute for seeking professional help in specific circumstances. Accordingly, Ecclesiastical Insurance Office plc and its subsidiaries shall not be liable for any losses, damages, charges or expenses, whether direct, indirect, or consequential and howsoever arising, that you suffer or incur as a result of or in connection with your use or reliance on the information provided in this guidance except for those which cannot be excluded by law. Where this guidance contains links to other sites and resources provided by third parties, these links are provided for your information only. Ecclesiastical is not responsible for the contents of those sites or resources. You acknowledge that over time the information provided in this guidance may become out of date and may not constitute best market practice.

