

# Risk Improvement Report - Property

## Liskeard Town Council

Guildhall, Pike Street, Liskeard, PL14 3JE



Inspected by: **Alastair Inglis**

Date of Visit: **24 July 2023**



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### **Important Note**

*Aviva Risk Management Solutions ("ARMS") assess risks, to help us to better understand your business when underwriting your insurance policy and to assist you to reduce the risk of a loss under it. ARMS' risk reports and risk improvement communications ("ARMS communications") are not meant to imply that every possible hazard has been identified. Reasonable care has been taken to ensure that the contents of ARMS' communications are factually correct, and that "risk improvements" represent best practice in loss prevention at the time of issue. However, ARMS' communications are based upon information provided to ARMS by you or on your behalf by the persons present during our visits/engagements and no warranty, express or implied, is given, with regard to their accuracy or completeness.*

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## Introduction

Thank you for the help and assistance given to our recent Loss Prevention engagement in relation to your premises.

This engagement identified some areas where enhancements to reduce your business activity risk exposures and/or some opportunities to improve the existing risk management arrangements, can be made. These are detailed in the 'Risk Improvements' within this correspondence.

If there are any other aspects identified from the survey which may affect our terms of cover then our Underwriters will write to you separately.

Completion of any 'Risk Improvement' marked as 'Mandatory Risk Improvements' (if any) is considered essential, and it was agreed that such work would be completed as soon as possible, but no later than the individual timescales indicated.

Compliance with these is a condition of the insurance cover - please refer to the Subjectivity condition in your policy booklet, renewal documentation or written quotation.

The cover provided by your policy is subject to you completing all Mandatory Risk Improvements detailed by our Risk Consultant in the attached document, within the timescales specified. If you do not complete any of the Mandatory Risk Improvements within the required timescales, we may, at our option:

- (i) modify your premium,
- (ii) issue a mid-term amendment to your policy or Section terms and Conditions,
- (iii) require you to make alterations to The Premises insured by the required date(s),
- (iv) exercise our right to cancel your policy,
- (v) leave the policy or Section terms and Conditions, and your premium, unaltered.

Until expiry of the required timescales the cover provided by your policy remains unaltered, unless we advise otherwise.

Any Risk Improvement marked as 'Best Practice' is intended to provide your business with further protection against loss, but is currently only of an advisory nature.

Please can you or your broker provide your initial response to these items within 60 days of receipt of this correspondence. Thank you in advance for your assistance with this matter.

We may contact you to arrange a virtual risk survey in order to discuss/view progress you have made with the risk improvements detailed in this report. During the call, we will be happy to offer assistance with any queries you may have regarding their implementation. Should you wish to arrange a call, please contact your risk consultant.

Please also be aware of our Standard Aviva Management Programmes, best practice loss prevention advice which, along with our Loss Prevention Standards, provide information to help you manage some of the hazards that can have an impact on you and your business.

Finally, to further assist you in achieving your business goals, we have developed a variety of Safety and Risk Engineering Resources, tools and training materials that are free for you to access:

[Risk Solutions Website](#)  
[Loss Prevention Standards](#)  
[Network of Specialist Partners](#)

If you have any questions and/or comments about this or any Loss Prevention matter please feel free to contact me or our Centre of Prevention Excellence Team on 0345 366 6666 or at [riskadvice@aviva.com](mailto:riskadvice@aviva.com).

Thanks and regards

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## Standard Aviva Management Programmes

The following three standard Aviva Management Programmes are available to you. These should be implemented at this and all your locations to ensure best practice is followed and your risks and exposures are managed appropriately.

### A01 – Change Management/Project Review

Managing change is central to the effectiveness of your risk management policy. Changes to your buildings, machinery, storage, protection systems etc... may introduce new or alter existing hazards.

To ensure best risk engineering practice is incorporated in your projects, please advise Aviva Risk Management Solutions of your project, in order that we can review, and where necessary provide you with the necessary support and guidance. Further information can be found in Aviva's [Managing Change Loss Prevention Standard](#)

Please contact Aviva Risk Management Solutions should you wish to discuss any aspect of change management to see how we can support you.

### A02 - Managing Hot Work

Hot work is defined as any operation that can create heat and/or sparks. It should be considered as the last resort when looking at options to completing a task. Serious fires frequently occur during maintenance and construction operations, where hot work is proceeding on or near to either machinery/plant/services or the fabric of buildings. Most of these are the result of carelessness, ineffective risk management and/or supervision during or after hot work.

All hot work should be managed in accordance with Aviva's [Hot Work Operations Loss Prevention Standard](#)

Please contact Aviva Risk Management Solutions should you wish to discuss any aspect of hot work management to see how we can support you.

### A03 - Water and Fluid Leakage Risk Management

Understanding and assessing exposure to water/fluid leaks and the resulting damage and the implementation of effective risk management to help reduce exposure is a key factor for any organisation to operate successfully. To ensure an effective risk management procedure is in force, a water/fluid based risk assessment should be completed. This will help identify potential leaks at the earliest opportunity and implement appropriate controls and response measures to mitigate the effects of any incident.

More information can be found in Aviva's [Escape of Water and Fluid Leakage Loss Prevention Standard](#)

Please contact Aviva Risk Management Solutions should you wish to discuss any aspect of water risk management to see how we can support you.

Please refer to [Aviva Loss Prevention Standards](#) which provide best practice advice across a range of risks and hazards and are designed to help protect you and your business.



## Risk Improvements

The following Risk Improvements are presented based on this engagement, with the persons and time available on the day of this engagement. These Risk Improvements should be viewed as areas of opportunity to improve not only this risk, but also used as guidance for any other assets you may have so that you can assure yourself that any similar vulnerabilities and threats to your activities are appropriately managed across your business. If you would like any guidance on this matter, please contact your representative at Aviva Risk Management Solutions.

### Probability and Severity Ratings

For each risk improvement we provide both Probability and Severity ratings. Probability refers to the likelihood of a loss if the applicable risk improvement is not completed, Severity indicates the possible impact to the business, of a loss, if the applicable risk improvement is not completed. The matrix below indicates where the risk currently sits when both Probability and Severity are combined and will assist in determining improvement priorities.

Probability	High			
	Med			
	Low			
		Low	Med	High
		Severity		

	Lower risk and exposure and should be completed as soon as is practicable
	Moderate risk and exposure and should be completed within appropriate agreed timescales
	Urgent and immediate attention required to the risk improvement as provides a severe exposure

### Mandatory

#### P 2023-07-01 Automatic Fire Alarm Extension

Probability : Medium

Severity : High

#### Mandatory - Completion required by: 28/01/2024

It was noted during the survey that the laser fire detection system in the martial arts studio is defective, and as a result has been disabled.

The existing automatic fire alarm detection must be extended to include the following areas:

Martial Arts Studio on the first floor.

The work must be undertaken (and maintained thereafter) by a company who are an LPS 1014 Certificated firm approved by the Loss Prevention Certification Board (LPCB).

Note: As an alternative to the LPS 1014 scheme, firms who are certified to the BAFE (British Approvals for Fire Equipment) modular scheme (SP203) for installing companies can be accepted, or NSI Fire Gold installers (who are certified to ISO 9000 and meet the SP203 requirements).

#### Comment

In order to support the fire strategy for the premises an automatic fire alarm system which protects the entire building/highlighted areas so as to provide the earliest possible warning to the fire brigade is necessary. This will help give fire fighters the opportunity to take action before unacceptable damage to the property occurs.

#### Site Comments

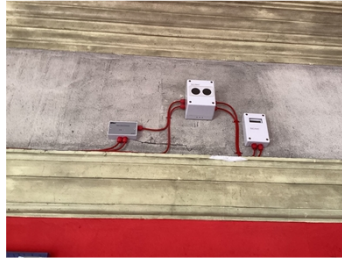
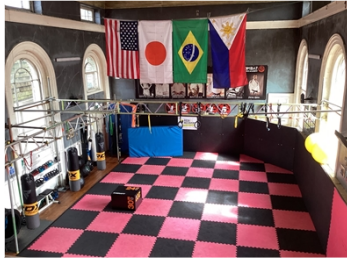
Jacqui Orange confirmed that this will be addressed.

#### Solution

Approved Fire and Security Products and Services can be found at <https://www.redbooklive.com/> for details of LPCB approved installers under "List of Approved Fire and Security Products and Services" - Fire Detection and Alarm systems.

To support you with implementation of this risk improvement, you may wish to use our Specialist Partner, SECOM plc who can provide a free, no obligation, written quotation based on our requirements. Should you wish to contact SECOM, please email: [aviva@secom.plc.uk](mailto:aviva@secom.plc.uk) or call: 0345 601 5214 asking for the 'Aviva co-ordinator'.

We have agreed discounted rates for all our Aviva customers through our Specialist Partner Network.



### P 2023-07-02 Electrical Equipment - Housekeeping

**Probability : Medium**

**Severity : High**

**Mandatory - Completion required by: 28/08/2023**

It was noted that combustible items are stored within the electrical consumer unit cupboard within the Greengrocers. Storage within cupboard containing electrical switchgear must be removed, and the compartment must be kept locked to help ensure there is no unauthorised access.

#### Comment

Rooms containing or areas around electrical equipment need to be kept as sterile as possible in order to protect the equipment against potential damage and ensure an unnecessary hazard is not introduced.

#### Site Comments

Jacqui Orange confirmed that this will be addressed.



### P 2023-07-03 Portable Appliance Testing (PAT Testing)

**Probability : Medium**

**Severity : High**

**Mandatory - Completion required by: 28/10/2023**

Portable Appliance Testing confirmation is requested for the following tenants:

- Florist
- Greengrocer
- Community Fridge
- Martial Arts Studio
- Architects office

A documented programme of Portable Appliance Testing must be established and completed. Any items failing the inspection and/or test should be removed from use immediately and either repaired or replaced.

Note: Any equipment brought on to the premises by employees becomes the responsibility of the employers and therefore should also be incorporated into the programme. This includes items such as phone charger etc.

#### Comment

Electricity is the second largest cause of fires in commercial and industrial premises in the UK. Portable appliances are a major cause of ignition, due to: inconsistent manufacturing standards in the device in question; being prone to





mis-use and mechanical damage; repeated plugging/unplugging; incorrect fuse installation; plug damage; socket damage etc.

Poor connections can give rise to arcing, which can easily cause ignition. Insulation failure may occur when the materials are affected by mechanical damage, heat or dampness. When this occurs small currents may then track across and persist, resulting in high temperatures being produced.

It is therefore very important that electrical systems are properly installed and maintained to prevent, as far as is reasonably practicable, possible danger arising.

#### Site Comments

Jacqui Orange confirmed that this will be addressed.

#### Solutions

Reference should be made to the Aviva Loss Prevention Standard Electrical Inspection & Testing, which can be accessed at the Aviva Risk Management Solutions website [www.aviva.co.uk/risksolutions/](http://www.aviva.co.uk/risksolutions/)

#### Specialist Partner

To support you with implementation of this risk improvement, you may wish to use one of our Specialist Partners:

Bureau Veritas who can provide and complete the necessary PAT Testing service you may require.

Email: [aviva.specialistinspections@bureauveritas.com](mailto:aviva.specialistinspections@bureauveritas.com)

Tel: 0345 600 1828

OR

PASS who can provide you with the appropriate PAT Testing equipment so your own trained personnel can complete the testing you require.

Email: [dave@pass.co.uk](mailto:dave@pass.co.uk)

Tel: 01642 626 142

We have agreed discounted rates for all of our Aviva customers throughout our Specialist Partner Network.

#### P 2023-07-04 Fixed Electrical Installation Inspection

**Probability : Medium**

**Severity : High**

#### Mandatory - Completion required by: 28/10/2023

Fixed Electrical Conditioning Reports are requested for review for the following tenants:

- Florist
- Greengrocer
- DVD & Game retailer
- Community Fridge
- Architects office

The fixed electrical installation must be inspected and tested as necessary and an Electrical Installation Certificate (for new installations) or an Electrical Installation Condition Report (Existing installations) obtained detailing its condition as prescribed in BS 7671:2018 (Institution of Engineering & Technology (IET) Wiring Regulations, Eighteenth Edition).

The work to be carried out by an approved contractor who is a member of an appropriate UKAS nationally accredited third-party inspection body for companies able to perform independent inspection and testing in accordance with the IET regulations and a copy of the report should be forwarded to Aviva.

Note:

Report Recommendations: When the Electrical Installation Condition Report declares the installation to be "Unsatisfactory" remedial action is required:

(a) where "Unsatisfactory" is due to one or more priority code C1 recommendations the person responsible for maintenance of the installation is advised to take action without delay to remedy the observed deficiency in the installation, or to take other appropriate action (such as switching off and isolating the affected part(s) of the installation) to remove the potential danger. Immediate remedial action is expected for all code C1 defects as there is an imminent risk of fire and/or injury. The approved Contractor producing the report will be able to advise further.

(b) where "Unsatisfactory" is due to one or more of priority code C2 recommendations the person responsible for maintenance of the installation is required to take remedial action as soon as possible or within 4 weeks of the inspection / test depending upon the severity of the defect. The approved Contractor producing the report will be able to advise further.

(c) where the Electrical Installation Condition Report declares the installation is "in overall Satisfactory condition" but has identified a minor number code C3 recommendations there will have been observed non-compliance(s) with the current safety standard which do not warrant one of the other recommendation codes. It is not intended to imply that the electrical installation inspected is unsafe, but careful consideration should be given to the benefits of improving these aspects of the installation.

The approved Contractor producing the report will be able to advise further to determine the nature and extent of the apparent deficiency.

### Comment

Electricity is the second largest cause of fires in commercial and industrial premises in the UK. Poor connections can give rise to arcing, which can easily cause ignition. Insulation failure may occur when the cables or equipment are affected by heat or dampness, causing currents to track across the live phases resulting in high temperatures being produced, which can lead to fires and/or injury. It is therefore very important that electrical systems are properly installed and maintained to prevent, as far as is reasonably practicable, possible danger arising.

### Site Comments

Jacqui Orange confirmed that this will be addressed.

### Solutions

The Aviva Loss Prevention Standard provides further information and can be accessed at the Aviva Risk Management Solutions Website;

<https://www.aviva.co.uk/risk/solutions/knowledgestore/answer/5069/>

### Specialist Partner

To support you with implementation of this risk improvement, you may wish to use one of our Specialist Partners Bureau Veritas who can provide the necessary service you require. We have agreed discounted rates for all of our Aviva customers throughout our Specialist Partner Network.

Email:

[aviva.specialistinspections@bureauveritas.com](mailto:aviva.specialistinspections@bureauveritas.com)

Tel: 0345 600 1828







## P 2023-07-05 Provide Hot Work Management Programme & Permit System For Review – Not Present at Survey

**Probability : Medium**

**Severity : High**

### **Mandatory - Completion required by: 08/09/2023**

The site hot work management system and associated hot work permit must be sent to Aviva as soon as possible for review against our Loss Prevention Standard.

The end to end hot work management process should be consistent with Aviva's Loss Prevention Standard for Hot Work Operations, which can be found using the link below.

#### **Comment**

At the time of this survey the hot work management programme/hot work permit system was not available for review.

Hot work continues to be a leading cause of fire and should be appropriately managed for the risk presented. Its management cannot be a one size fits all approach and should be appropriate and robust for the physical and environmental conditions for the proposed task.

Hot work is defined as anything that uses or creates heat and/or sparks. It should only ever be considered as the last resort, where safer 'cold' work options cannot be employed. Hot work should never be the default option.

As examples common Hot Work processes include: gas and electric welding and cutting apparatus; blow lamps/blow torches; bitumen/tar boilers; grinding wheels, cutting disks and drills; brazing and soldering; hot air blowers etc.

A formal hot work management system and front end permit system consistent with Aviva's Loss Prevention Standard is recommended to be in place and this can only be confirmed with a review of the existing practices.

Note: The selection of good quality contractors is critical and it is imperative that their public liability insurances are checked. The limit of indemnity must be adequate for the potential area at risk should any hot works or other hazardous operations being carried out, and there must be no limitations or restrictions for the Contractor to complete hot works.

#### **Solution**

Please contact Aviva Risk Management Solutions should you wish to discuss any aspect of Property Loss Prevention or Risk Management to see how we can support you. The Aviva Loss Prevention Standards can be accessed at the Aviva Risk Management Solutions Website at: [www.aviva.co.uk/risksolutions/](http://www.aviva.co.uk/risksolutions/)

The Aviva Loss Prevention Standard 'Hot Work Operations' can be accessed at the Aviva Risk Management Solutions Website at: Aviva LPS Hot Work Operations

Reference should also be made to The Aviva Loss Prevention Standard 'Managing Contractors' which provides additional guidance on the effective management of contractor operations and this can be accessed at the Aviva Risk Management Solutions Website at: Aviva LPS Managing Contractors

## P 2023-07-06 Maintenance Regimes

**Probability : Medium**

**Severity : Low**

### **Mandatory - Completion required by: 28/01/2024**

Owing to apparent lack of ventilation within the letting currently occupied as a martial arts studio, the feature plaster ceiling has suffered from mould which could affect the integrity of the plaster. The root cause of the mould must be investigated and suitable repairs and / or future mitigation to be undertaken by a competent contractor experienced in such work. Any loose plaster to be removed or repaired as required.

#### **Comment**

Implementing a proactive, well-managed and audited maintenance regime is an essential part of an organisation's capacity to operate successfully, and reduce the potential of unnecessary reactionary repairs, interruptions to activities, associated delays in the delivery of products or services to customers and costs to the business. Additionally, it will also assist an organisation in ensuring that its reputation is maintained, which is a major risk issue alongside traditional ones such as operational and financial.

#### **Site Comments**

Jacqui Orange confirmed that this will be addressed.



**Solution**

The Aviva Loss Prevention Standard Maintenance Regimes LPS can be accessed at the Aviva Risk Management Solutions Website [www.aviva.co.uk/risksolutions/](http://www.aviva.co.uk/risksolutions/)

