

Education risk review report

Business Sector Risk Review Reports are created for each and every occupancy category held within the FPA/ RISCAuthority Large Loss Fire database where sufficient records exist for meaningful analysis and are updated annually. They are designed to highlight the loss history in each business sector to help inform insurance and risk control choices, and provide brief bespoke best-practice guidance.

This data is best appreciated in association with local information on F&RS response, AFA policy, and firefighting water availability data which is available to RISCAuthority members via the website (www.RISCAuthority.co.uk). The data presented here spans the two years January 2012 to December 2013; the complete database and analytical tools may be accessed by members via the RISCAuthority website.

Pre-School/Nursery

Sub category



Education fires account for **3.6%** of all large loss fires.

Fires involving **Pre-School/Nursery** account for **0.3%** of all large loss fires and **8.9%** of all **Education** fires.

Causation	Accidental	Deliberate	Unknown
Education	45%	32%	22%
Pre-School/Nursery	44%	56%	

Time of fire	Midnight - 6am	6am - midday	Midday - 6pm	6pm - midnight
Education	25%	18%	29%	28%
Pre-School/Nursery	44%		22%	33%

Impedances	Access	Acetylene	Inadequate water supply	Resources
Education	64%		27%	9%
Pre-School/Nursery	100%			

11 Education fires of **101** had impedances, **0** of these had more than one impedance.

2 Pre-School/Nursery fires of **9** had impedances, **0** of these had more than one impedance.

Cost of fire

Education fires account for **6%** of all large loss financial loss, with a mean average cost of **£1,255,998** per fire.

Pre-School/Nursery fires account for **4%** of all **Education** loss, with a mean average cost of **£525,946** per fire.

Insurance component	Material damage	Business interruption	Contents	Resources	Machine and plant	Stock	Other
Education	70%	13%	12%	0%	0%	0%	6%
Pre-School/Nursery	82%	12%	4%	3%			

These statistics are based upon information supplied by loss adjusters to the FPA on a voluntary basis and not all insurers conducting business in the UK contribute to this dataset. They represent only sums paid out where the total loss is in excess of £100K and are deficient of losses under £100K, deductibles, under-insurance, uninsured, self-insured and captively insured components, which may be significant. In a year, total losses captured typically account for 50% of the ABI declared annual fire loss figure - which is similarly deficient of the same components (except the £100K threshold).

FPA BUSINESS SECTOR RISK REVIEW REPORT FOR PRE-SCHOOL/NURSERY PREMISES

Fire safety legislation

In common with many businesses, a fire risk assessment should be undertaken for all areas of pre-school and nursery premises in compliance with the Regulatory Reform (Fire Safety) Regulations 2005 (or equivalent legislation in Scotland and Northern Ireland). Furniture and furnishings should comply with the Furniture and Furnishings (Fire) (Safety) Regulations 1988.

Fire hazards

In most pre-schools and nurseries there are large quantities of paper, toys, books, pillows and soft furnishings that present a high fire load. This results in many fires developing rapidly. Although the main threat is to life, property damage can be severe and result in costly and time consuming refurbishment or rebuilding operations. Other hazards include:

- Large quantities of paper, card, plastic and similar decorative materials hanging on walls, compromising the surface spread of flame properties of the linings of escape routes.
- Plastic and wooden toys and recreational equipment outside the premises often stored insecurely in wooden sheds or beneath the eaves for protection from the weather.
- The vulnerability of the building to intruders who light fires in an attempt to destroy evidence of theft.
- Easy access and opportunities to deliberately ignite combustible waste and other materials.
- Electrical hazards from poorly maintained installations or electrical equipment.
- The use of portable heaters to supplement the central heating in cold weather.
- The need for final exits to be secure for the safety of young children.
- Children's buggies obstructing escape routes and circulation areas.
- Parents' cars obstructing access for fire and rescue service vehicles during arrival and pick-up times.

Risk control recommendations

The following risk mitigation measures should be considered to eliminate or reduce the risk of fire in pre-school and nursery premises schools:

- Minimise supplies of combustible materials that are held in the school. Keep stocks that are not required immediately in protected stationery stores or cupboards.
- Ensure that all items of furnishings, including cots and bedding where appropriate, meet the requirements of the Furniture and Furnishings (Fire) (Safety) Regulations 1988.
- Ensure that an arson risk assessment is carried out as part of the fire risk assessment undertaken in compliance with the Regulatory Reform Order. As with the fire risk assessment, the arson risk assessment should be reviewed and recorded periodically.

- Review security arrangements periodically, particularly if fires (even small fires) are deliberately started in the neighbourhood.
- Train staff in the selection and use of the firefighting equipment that is provided.
- Prohibit hot work (including burning off of paint when redecorating) being carried out by maintenance staff or contractors when the preschool / nursery school is occupied.
- Engage a competent electrician to inspect the installed electrical wiring in accordance with the requirements of BS 7671 at periods as determined by a fire risk assessment, with the results being recorded.
- Carry out in-service inspection and testing of portable electrical equipment ('PAT testing') at periods in accordance with HS(G)107 and the IET *Code of practice for in-service inspection and testing of electrical equipment*, or more frequently as determined by a risk assessment.
- Ensure that final exits are fitted with appropriate securing mechanisms and are not locked during school hours. Train staff in their operation.
- Ensure that appropriate passive fire protection measures are in place to minimise the risk of fire spreading between compartments within the building, from the building to adjacent premises (or occupancies in a shared building) or vice versa. If a kitchen is provided, it should be located in a separate fire compartment.
- Protect the premises by installing an automatic fire detection and alarm system, designed to an appropriate category as defined in BS 5839-1, which is monitored by an alarm receiving centre when the premises is unoccupied.
- Give serious consideration to installing an automatic sprinkler system designed in accordance with BS EN 12845 in all areas to control a fire until the arrival of the fire and rescue service.
- Provide dedicated storage for children's buggies and similar items away from escape routes.
- Liaise with the local fire and rescue service where appropriate to ensure that water supplies in the area are adequate for the sprinkler installation and for firefighting purposes.
- Ensure that access to the site is readily available to the fire and rescue service on their arrival.
- Impress on parents the need to control parking to ensure that access to the school by the fire and rescue service is not impeded should a fire occur at the beginning or end of the school day. Liaise with police and the local authority if necessary and emphasise the need for road markings and school patrols where appropriate.
- Develop an effective emergency plan to ensure the resilience of the school activities. One way of approaching this is to complete the ROBUST business continuity and incident management planning software available free from <https://robust.riscauthority.co.uk/>

Further information

1. Regulatory Reform (Fire Safety) Order 2005, SI 2005 No 1541, TSO.
2. The Fire (Scotland) Act 2005, asp 5, TSO.
3. Fire Safety (Scotland) Regulations 2006, Scottish SI 2006 No 456, TSO.
4. Fire and Rescue Services (Northern Ireland) Order 2006, SI 2006 No 1254 (NI9), TSO.
5. Fire Safety Regulations (Northern Ireland) 2010, SI 2010 No 325 (N.I.), TSO
6. The Furniture and Furnishings (Fire) (Safety) Regulations 1988, SI 1988 No 1324, TSO.
7. *RC7 Recommendations for hot work*, 2012, FPA.
8. *Business resilience: A guide to protecting your business and its people*, 2005, FPA.
9. The ROBUST software (Resilient Business Software Toolkit) may be found at <https://robust.riscauthority.co.uk>
10. BS 5839-1: 2013: *Fire detection and fire alarm systems for buildings. Code of practice for design, installation, commissioning and maintenance of systems in non-domestic premises*, BSI.
11. *LPC Rules for automatic sprinkler installations incorporating BS EN 12845: (Fixed firefighting systems. Automatic sprinkler systems. Design, installation and maintenance, BSI)*, 2009, FPA.
12. *HS(G) 107: Maintaining portable and transportable electrical equipment*, 2004, Health and Safety Executive.
13. *Code of practice for in-service inspection and testing of electrical equipment* (fourth edition), 2012, Institution of Engineering and Technology.
14. *BB100: Design for fire safety in schools*, 2007 RIBA Enterprises.
15. *Fire safety risk assessment: Educational premises*, 2006, Department for Communities and Local Government.

Case histories

1. Some 40 firefighters and 11 fire and rescue vehicles attended a fire in a nursery school that started about 15:00 on a Sunday afternoon. The alarm was raised by neighbours who saw smoke coming from the rear of the building; when they arrived, firefighters found the roof of the building to be well alight. Their prompt arrival and effective actions resulted in much of the B listed historic building being saved. Fire investigators and sniffer dogs were hard at work for several hours the next day in an attempt to determine the cause of the fire.
2. An arson attack at a playgroup caused damage valued at thousands of pounds exactly one week after a similar fire at the school next door. Neighbours raised the alarm at 13:00 on a Wednesday afternoon when they saw flames coming from the pre-school premises. A wendy house and a metal storage shed in the playground had been set alight and were destroyed in the attack. The wendy house in the playground was only a few feet from the store of propane cylinders used to heat the building. The high cost of the fire reflected the fact that the playground had to be resurfaced and the perimeter fencing replaced. No one was hurt in the incident.