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.

### Leisure Centres

Sport fires account for 2% of all large loss fires.
Fires involving Leisure Centres account for 0.6% of all large loss fires and 28.1% of all Sport fires.

<table>
<thead>
<tr>
<th>Causation</th>
<th>Accidental</th>
<th>Deliberate</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sport</td>
<td>35%</td>
<td>44%</td>
<td>22%</td>
</tr>
<tr>
<td>Leisure Centres</td>
<td>67%</td>
<td>27%</td>
<td>7%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time of fire</th>
<th>Midnight - 6am</th>
<th>6am - midday</th>
<th>Midday - 6pm</th>
<th>6pm - midnight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sport</td>
<td>39%</td>
<td>19%</td>
<td>17%</td>
<td>26%</td>
</tr>
<tr>
<td>Leisure Centres</td>
<td>13%</td>
<td>38%</td>
<td>19%</td>
<td>31%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Impedances</th>
<th>Access</th>
<th>Acetylene</th>
<th>Inadequate water supply</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sport</td>
<td>63%</td>
<td>13%</td>
<td>25%</td>
<td>100%</td>
</tr>
<tr>
<td>Leisure Centres</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7 Sport fires of 57 had impedances, 1 of these had more than one impedance.
1 Leisure Centres fires of 16 had impedances, 0 of these had more than one impedance.

### Cost of fire

**Sport** fires account for 3% of all large loss financial loss, with a mean average cost of £912,216 per fire.
Leisure Centres fires account for 69% of all Sport loss, with a mean average cost of £2,043,650 per fire.

<table>
<thead>
<tr>
<th>Insurance component</th>
<th>Material damage</th>
<th>Business interruption</th>
<th>Contents</th>
<th>Resources</th>
<th>Machine and plant</th>
<th>Stock</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sport</td>
<td>62%</td>
<td>27%</td>
<td>6%</td>
<td>1%</td>
<td>2%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Leisure Centres</td>
<td>65%</td>
<td>28%</td>
<td>4%</td>
<td>2%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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).
Fire safety legislation

Fire extinguishing installations and
• Avoid the use of candles in massage and treatment
• Avoid the spread of fire by effective fire compartmentation within the building. Maintain the compartmentation by ensuring that contractors provide suitable fire stopping, in accordance with the LPC Design Guide, around pipes and services that pass through compartment walls, floors and ceilings. Maintain the effectiveness of cavity barriers in ceiling and roof voids.
• Engage competent engineers to maintain plant and equipment in accordance with the manufacturers’ instructions so as to eliminate potential sources of ignition. Keep suitable records of maintenance and servicing.
• Ensure that electrical installations are designed, installed and periodically tested by a competent electrician in accordance with the current edition of BS 7671 (the IET Wiring Regulations). Inspections should be carried out on a risk assessed basis as recommended in the Periodic Inspection Report.
• Provide portable electrical equipment that is suitable for its intended use and arrange for the items to be inspected and tested at least in accordance with HS(G) 107 and/or the IET Code of practice for in-service inspection and testing of electrical equipment. A risk assessment should be used to determine the actual programme of inspection and testing.
• Where required, ensure that lightning protection is designed, installed and maintained by competent engineers in accordance with the requirements of BS EN 62305.
• Protect the building by an automatic fire detection and alarm (AFD) system. The system should be installed by an organisation certified by an independent UKAS accredited third party certification body. The installation should be to a recognised category of installation in accordance with the LPC Sprinkler Rules incorporating BS EN 12845 by a company certified by the independent UKAS accredited third party certification body.
• Appoint designated staff to act as fire wardens and ensure that the premises are evacuated without delay in the event of fire.
• Ensure that water supplies in the area are adequate for firefighting purposes (including the sprinklers where installed).
• Ensure that access to the site is readily available for the fire and rescue service. Provide defined areas for parking cars to help ensure that street hydrants and approach roads for fire and rescue service vehicles are not obstructed.
• Have an effective emergency plan in place to ensure the resilience of the business. 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 1254 (NI9), TSO.
4. Fire and Rescue Services (Northern Ireland) Order 2006, SI 2006 No 1254 (N9), TSO.
5. Fire Safety Regulations (Northern Ireland) 2010, SI 2010/1123, TSO.
9. 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. BS EN 62305: Protection against lightning (Parts 1–4), BSI.
12. RC7 Recommendations for hot work, 2012, FPA.
13. R4C8 Arson prevention. The protection of premises from deliberate fire setting, 2010, FPA.
14. RC50 Fire safety in the construction and use of saunas, 2009, FPA.
15. LPC Rules for automatic sprinkler installations incorporating BS EN 12845: (Fixed firefighting systems and installations). Design, installation and maintenance, BSI, 2000, FPA.