

RISCAuthority at work



With the scale of waste fires headlining the news, **Dr Jim Glockling** looks at causes, impacts and insurer perspectives, and how RISCAuthority and partners are supporting the drive to reduce them

AS MAJOR waste recycling fires become an almost weekly expectation, Catlin's declaration that it will no longer insure waste recycling facilities has promoted the waste industry, brokers, fire and rescue services, and the Environment Agency to get together to address the issue – albeit very late in the day. Current effort is focused on the development of a site management guide, *Reducing fire risk management at waste management sites*, elements of which might be enforceable in the site licensing process, and proposals to establish mathematically and experimentally waste stack separation with the aim of limiting the maximum possible fire size in the open storage areas. This is an almost identical approach taken by the timber building trade to deal with the fire protection issues unfolding with MMC and light timber frame buildings, and there are probably lessons to learn from the effectiveness of what has been undertaken there.

Insurance refusal to a trade sector by an insurer(s) is a truly extraordinary situation – they are normally looking for reasons to insure, rather than curtail their potential customer base.

Waste fires have captured the public's imagination due to their scale and prevalence in the news. Government is also looking to the fire and rescue services and environmental agencies for a solution since, as demonstrated by some high profile inner city fires under motorways, they have the potential to impact greatly on people's daily lives and critical infrastructure.

It is no surprise that, even throughout the recession, waste recycling has expanded enormously, driven largely by the requirements placed on the UK by European legislation, and this may indeed be part of the issue. It is without doubt a challenge when it comes to risk control. Storage at both ends of the recycling process can be on an enormous scale; often on sites that are very difficult to secure against arson in highly populated city areas. The processing equipment itself is hugely expensive with great business interruption loss potential, and fire initiations, normally managed by manual intervention, may be part of the daily routine.

All of this is in an industry sector regarded by many as being a poor adopter of normal risk mitigation measures and technologies prevalent in other manufacturing sectors. Even having decided to do something about it by way of fixed fire protection installations, the often dirty and dusty environment may rule out many commonly used technologies; so it's not easy, but neither is it impossible.

The consequences of a fire in this environment impact many groups and mean different things to the different agencies involved. There is therefore the need to consider carefully the actions agreed and the expected benefit. The fire and rescue services have an obvious remit to address the issue of fire size

from the point of view of managing the situation appropriately with the resources available to them. The Environment Agency similarly is concerned about fire size, but from the point of view that the larger the fire is, the more water needs to be put down to control it; and the more water used brings greater potential for pollution of watercourses and aquifers.

Surprisingly, the size of the fire may be less important to the insurer. The statistics held by RISCAuthority show the average cost of a recycling plant fire to be around £1.5m with the majority of loss being Material Damage, Business Interruption, and Machine and Plant, not the stock or the stored good. It would seem that the primary areas that need addressing to appease insurers are the protection of the processing plant itself, the building and the equipment, from fires that start internally on the plant, or externally from the raw stock held at one end and the finished product at the other.

Another issue is what happens at 'the other side of the fence'. Many recycling plants are surrounded by other businesses; warehousing is not uncommon. Fires can spread in many ways, and the larger they are generally, the more options open up for spread. Depending on the materials, fire ember spread has the capability of starting multiple fire seats long distances away from the source. Some modern building methods do not have adequate resilience to this type of attack. Aerosol cans in fire can travel over 100 metres with ease and plastics can form burning, flowing rivers whose impact will be determined by the lay of the land. Anything affected by these means will most likely be insured and its involvement may well represent a significant consequential loss.

While good site management practices and control of stock pile sizes are all welcome risk control introductions to the waste management environment, it is unlikely that these measures alone will do much to change the insurer view in the short term. Too often insurers are criticised for being too 'sprinkler focused' when it comes to risk control, but on this occasion regaining trust will happen quickest by adoption of systems which are themselves trusted with a high historic pedigree for performing well when needed.

With this in mind, proposals are in place for RISCAuthority to continue to support WISH (Waste Industry Safety and Health forum), experimental studies, and under review is a cooperative project with CFOA and BAFSA for the development of a code of practice for the protection of recycling halls and the process equipment contained within ■

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