

RISCAuthority Webinar: High Rise Massive Timber Buildings – Insurance Information Requirements

This webinar took place on 21st October and a number of questions were posted during the session. Please find below the answers provided to each question.

Question Asked	Answer
<p>How should cavity barriers be dealt with - when a 38mm batten is considered sufficient as a cavity barrier and timber, put simply, is combustible?</p>	<p>Cavity barriers are a complex area. What they seek to do is to slow the rate of fire spread and in this respect the use of a batten may be deemed appropriate. Open state devices used in vented systems like rainscreen must close on fire. This has given rise to some very good products but my bug-bear is that they are not specified in accordance with the ignitability, and flame spread rate of the materials they seek to separate. We have shown in the lab that some light membranes can transmit fire faster than the barriers can operate. Don't forget that cavity barrier requirements for full closure is a relatively recent thing in the UK. Pre-2000 the requirement was one of best endeavours to reduce the gap width.</p>
<p>Why is it reasonable to permit extensive use of encapsulation as a means to 'protect' the timber when these encapsulations will eventually break down or release toxic fumes when exposed to fire?</p>	<p>Encapsulation is a long-used method to improve fire performance of even non-combustible building elements such as steel columns so it's not just used where combustible materials exist. With most historical knowledge stemming from brick and stone building techniques, issues pertaining to fire-stopping rigor have been considered relatively minor. The challenge now is that even small excursions from perfection can have very large consequences. A good case study was a 6-storey LTF block where a fire in the consumer unit entered the timber void at the point where the wires entered and spread out unacceptably and displaced 36 families for more than a year. That small gap should have been fire-stopped but it was not – was the electrician even aware that different buildings have different requirements on them? Once the encapsulation is defeated – it can be game over. I think we need to 'learn' how to live in modern buildings and accept curtailment of historically OK</p>

	<p>activities (like countersinking your TV in the wall). Maintenance and understanding are key.</p>
<p>FRS do have a responsibility to protect life and property - FRS Act 2004. They also have a duty to inform and educate. They often enter into Primary Authority partnerships where they take money for advice. How does this all stack up when the FRS are consulted in the Buildings Regulation processes when they do not employ sufficiently qualified fire engineers?</p>	<p>Now that's a big question. First off I hope I was communicating that FRS should not take 'risks' (i.e. endanger their own lives) in the name of business and property protection – a not unreasonable point. I would hope that FRS involvement at any stage of planning would provide benefit – certainly over and above not being involved. The question of qualification is key and the same challenges are true for the Insurer and anyone else wanting to understand building design and response. The documentation can be impenetrable and trying to make sense of the legitimacy of CFD output can be immensely problematic. The simplicity of 'prescriptive' methods has largely disappeared. The appropriate individual might also need some hefty PI cover – which since Grenfell is pretty difficult to come by.</p>
<p>Maybe we should focus on training more professionals in fire safety engineering rather than standard?</p>	<p>I would obviously agree with that, but the scope of what needs covering is so vast that specialism (i.e. in tall buildings, MMC building, tall MMC buildings) is required and there needs to be appropriate 3rd party assessment of competency and a means of keeping skills up to date – construction innovation is moving quickly. I believe this is the route the IFE are taking.</p>
<p>How about fixing sprinkler systems and services to a timber soffit? will water effect the fixings?</p>	<p>I think there are lots of things to consider in respect of sprinkler systems. Like any suppression system they demand a passively appropriate enclosure which normally precludes attachment to combustible surfaces. Where plastic pipe is used I am still unclear how penetrations through walls are fire stopped that remains valid without starving the system of water or incurring critical water supply problems through leaks. As you say – fixing is another issue that needs consideration amongst many.</p>
<p>Mentioning Building Standards, I have a concern that we don't seem to hear much about the Construction Products Regs 2015?</p>	<p>It's a good point you make. The devil will be in the detail of what it assures but I'm pretty certain it will be a key component to answering some of the questions on supply quality and over QA. There is an STA</p>

	document on this (STA Advice notes: CE marking (part 1)).
<p>Thank you for the talk very well presented. You mentioned several times you do not know answers to your questions on several subjects. The presentation did not present any notice of the Structural Timber Association guidance which will cover several of the answers to your questions; all be it feedback would be worthwhile to address any concerns on these answers by the STA.</p> <p>The FPA has been invited to comment and work with the STA compliance route to Building Regulations and it would be good to work with the FPA on updates to this guidance</p> <p>In addition, the STA are working with other stakeholders on resilient designs solutions and audits for site installation, do you know if this is being accepted by the insurance industry as there seems to be no differential support for STA member and others adopting regulation limit</p>	<p>Thankyou and I can confirm that the IQ6 document has been shared with STA following our meeting and, this approach may be extended to other MMC methods. Hopefully it provides a coherent understanding of what insurers are looking for by way of comfort and if the STA output addresses these in some areas then that is most welcome.</p>

standards appear to be supported by the insurance industry bodies.

Regarding fire stopping in combustible walls can we discuss these concerns as the current STA guidance is for tested fire stop