

Fire Risk Assessments for Blocks of Flats

Legislation to reduce the risk of loss of life puts additional responsibilities on those managing property, and failure to understand what is required, and fulfil the legal requirements could result in substantial fines or custodial sentences.



The Fire Safety Order (FSO) 2005 applies to all the communal areas in a block of flats, including rooms used by caretakers and concierges, or for storage. It also extends to plant rooms and outbuildings.

It does not apply to the individual flats.

The FSO necessitates that a Responsible Person must undertake an assessment of the fire risks and maintain a record which must be reviewed and kept up to date.

This should be undertaken by a competent person with sufficient training, experience and knowledge.

Are you qualified to do this? If not you are expected to engage the services of a competent person who can:

- Carry out the assessment identifying any dangers
- Provide advice on how to reduce the risk
- Provide documentary evidence of the assessment

Do you have a record of when your block was last assessed for fire risks?



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A Fire Risk Assessment Service

Whether you decide to do this yourself or appoint an external person to help the first step is to define the objectives and then set out the process to achieve this. We have set out below a simple mapping of how this could be done:

Set the Objectives

The objectives are to:

- ✓ Identify the fire hazards which have the potential to cause injury.
- ✓ Identify who is at risk e.g. employees, visitors, contractors.
- ✓ Identify what measures are already in place to avoid a fire or reduce it to an acceptable level.
- ✓ Determine what additional precautions need to be taken.
- ✓ Provide recommendations for an ongoing review and monitoring of the preventative and protective measures.

Process to follow

1. Define the initial scope of the assessment.
2. Identify the premises which are to be assessed.
3. Undertake the assessment.
4. Identify and record the hazards associated with each activity or part of the premises.
5. Record precautions already in place.
6. Provide recommendations on additional precautions to reduce risks to an acceptable level.
7. Agree procedures for the review and monitoring of the fire risk assessment.

The report should be reviewed and approved by the Directors, and all decisions on the next steps minuted. Any actions agreed to improve the risk should be documented and followed up.

If you require assistance arranging an assessment please contact us.

The courts take this very seriously and people responsible for property have been fined and imprisoned for failing to do this properly and endangering life.

Particular reasons for which convictions may be given are areas such as:

- **Inadequate fire doors**
- **No smoke alarm**
- **No fire detection systems**
- **Accumulation of waste in a boiler room or storage in communal areas**
- **No fire extinguishers or fire blankets available**
- **No emergency lighting**

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We would like to thank Deacon, specialists in blocks of flats insurance for more than 28 years, for their help in preparing this insurance guide. This document is designed as a helpful introduction to insurance and is provided for information purposes only. It is not intended to be comprehensive nor does it constitute legal or other professional advice, or a recommendation of any product.

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Blocks of Flats Insurance



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