

Fire and Malicious Damage



This risk alert provides advice for brokers and clients on fire and malicious damage risks to property and outlines guidance on steps to take to prevent incidences of arson and break-in.

Why the focus?

Arson has been identified as the cause of a number of fires throughout Australia; including deliberate attacks on institutions and their properties such as churches. Arsonists seek to cause maximum damage; losses are often devastating to owners and communities.

What types of property are at risk?

All types of property are at risk, including factories, houses, shops, schools and places of worship. Many organisations never fully recover following the effects of a fire. Unoccupied properties are particularly at high risk.

Brokers - Are your clients risk aware?

Brokers play an essential role in supporting risk insights; raising awareness of fire and malicious damage risks can help prevent major losses, harms and significant disruptions.



What's inside the risk alert

- Risk Assessments
- Checklists
- Resources and Tools

What your clients need to do

Arson is essentially a security problem. By improving the security of your property you can substantially reduce the risk of becoming a victim of arson. Many of these improvements are not expensive.

Step 1 - Fire Risk Assessment

As part of this risk assessment you should identify ways in which an intruder, thieves or vandals could start fires, what the effect would be and how to prevent or reduce the risk. This assessment will need to consider the following:

- The area where the property is located – is vandalism a problem?
- Vulnerable areas around the building – are any areas out of sight?
- Present fire hazards – waste material, inflammable liquids?
- The possibility of eliminating, reducing or controlling these risks – e.g. arrange for rubbish to be collected more regularly or use different chemicals?
- The groups of people that may intentionally start a fire – children, intruders, former members of staff, visitors?
- Adequacy of existing physical security – What security measures exist and are they strong enough? E.g. strength of existing locks, view of security cameras.
- Installation of intruder alarms and what spaces to cover.
- Existing fire safety measures – automatic fire detection systems, compartmentation of buildings?

See our [Fire Safety Assessment Checklist](#) on page 6.

Step 2 - Assess Layers of Security Protection

Adopt a layered approach to security. If your security is to a good standard, each layer of protection will make it more difficult for the potential arsonist, thief or vandal. No precautions are foolproof, but by working through the list below you can substantially reduce the risks.



One of the key commonalities of arson is the ease of gaining entry into the site undetected. Property owners and organisations in high-risk areas need to be vigilant about arson and ramp up their security measures.

Boundary and Grounds

- Premises need to have clearly defined boundaries. This can be by a combination of walls, gates, fences or hedges. These need to be strong enough and high enough to keep intruders out. Avoid using solid fencing, once scaled this may provide a screen to hide criminal activity.
- Gates should be kept locked at night. This makes access to the site more difficult and restricts entry by vehicles. Some arson attacks are undertaken in an attempt to cover up other criminal activity, such as thefts.
- Vegetation within the perimeter should be controlled to ensure this does not provide places for intruders to hide. Keeping shrubbery below 1 metre in height is a good idea. Before any works are undertaken on trees, it is important to check that they are not covered by a “tree preservation order” to Check with your local council to see if a permit is required. Any cuttings from vegetation should be removed from the site as soon as possible as these could be used as fuel for a fire.
- Stored material in the grounds should not be stacked against walls or fences to prevent it being set alight from outside the boundary.

Sheds and Other Facilities

Any sheds and other facilities within the boundary need to be securely locked. Some outbuildings can be inherently weak due to their construction, e.g. timber walls. Also these buildings frequently contain items that can be extremely helpful to a potential arsonist, thief or vandal.

If the building is not strong enough then more valuable items, or those that could be helpful to an arsonist or thief, should be stored elsewhere.

Access to Roofs

- You should try to prevent access to roofs. Consider the use of anti-climb paint on drain pipes. This should not be applied below a height of 2.5 metres and warning signs need to be displayed.
- Ladders should be securely chained up to prevent their use.
- Other means of access to roofs include wheelie bins and water tanks, and these should be kept away from the building whenever possible.



External Lighting

Providing external lighting in the grounds can deter potential intruders, especially where the premises are overlooked from other nearby property. This is particularly important in vulnerable areas.

- Lighting needs to be installed as high as possible, and where the lighting itself may be vulnerable to attack should be adequately protected against physical damage.
- Time switches can be used, or alternatively use lighting fitted with passive infra-red detectors which detect movement to reveal intruders.

Physical Security

- All external doors and windows need to be in a good state of repair and locked when not in use.
- Good quality commercial locks should be fitted and these should be periodically checked to ensure they function correctly.
- Vulnerable windows and doors, such as those that are hidden from view, should be fitted with bars and shutters to give an additional layer of cover, preferably internally. Alternatively wire grilles or polycarbonate sheets could be used. Internal doors should be closed at night as they may help to contain a fire.
- Fire doors should be closed at all times and not propped open unless automatic closers are fitted.
- Gaps under doors should be as small as possible to prevent any accelerants being passed underneath.
- Letter boxes should have metal containers fitted on the inside.

Key Security and Locking Up Procedure

Keys should never be hidden around the buildings and the number of duplicates kept to an absolute minimum. A key register should be held listing all key holders.

You should ensure you have a set locking up procedure at the end of each day, which includes checking that there is no-one concealed in the building, ensuring external doors and windows are secured and that the alarm is set.

CCTV

CCTV can also provide protection for buildings against malicious damage, arson or theft attacks. A wide variety of equipment is available. Cameras can be overt or covert. The more visible the camera is, the higher its deterrent value.

Systems remotely monitored by security personnel will promote intervention before any serious damage or loss occurs, and some systems even allow security personnel to verbally challenge intruders which can be highly effective. Recorded systems will only allow you to review what happened after the event has taken place.



Secure Areas

Certain items may need to be stored in secure areas and enhanced physical protection may be needed. This is to prevent them being used as fuel for a fire. Examples may be flammable liquids, stocks of paper and card.

Surveillance

Staff and volunteers need to be vigilant at all times. Procedures should be in place regarding supervision of visitors on the premises. Where appropriate, security staff should be employed.

You should encourage neighbours or neighbouring businesses in nearby properties to be vigilant too and report anything suspicious to you or police.

Manager/Coordinator

It is important that one person is made responsible for security. They can delegate responsibility for certain aspects to others, but they need to retain overall control.

Step 3 - Consider other important factors

Entry points

Access onto premises should be controlled with visitors signed in. The fewer doors available will restrict the possibility of illicit entry.

Valuables storage

Valuable items should be stored out of sight, reducing the potential for opportunist thefts by passers-by, who may then attempt to cover their tracks by starting a fire.

Housekeeping

It is important to keep premises as tidy as possible. Rubbish allowed to build up, either inside or outside the building, can be a source of fuel for a potential arsonist. External wheelie bins are often set alight. Where possible the lids to these should be locked shut and they should be stored away from the building, preferably in their own locked compartment. Any external litter bins such as in a school playground should be emptied several times each day.

Fire extinguishers

Suitable fire extinguishers and/or hose reels should be installed and regularly maintained in the premises to enable small fires to be put out during business hours. Staff and volunteers should be trained how to use different types of extinguishers. It should be stressed that whenever attempts are made to extinguish fires, considerable care needs to be taken and people must not put themselves at risk. If the situation is considered dangerous the building must be evacuated and the Emergency Services must be called.

Fire alarms

Early detection and warning of fire is vital if damage is to be limited. The installation of a monitored automatic fire detection system should be considered. Professional advice should be sought before embarking on this choice.

Sprinklers

A full cost benefit analysis should be undertaken on the installation of sprinkler systems for all new buildings or major upgrades to existing facilities. Professional advice should be sought before embarking on this choice. If the building has sprinklers, ensure they are checked on an annual basis.

Use of scaffolding during building works

If scaffolding is erected at the premises, this provides a potential access point onto the roof of the building. As a result, special care needs to be taken and the following additional security measures put in place:

- To only erect it where it is needed for a particular phase of work.
- Corrugated iron sheeting or solid timber boarding should be bolted to the base of the scaffold to a height of 3.5 metres to deter climbers.
- Remove ladders to a secure place at the end of each day.
- Erect temporary fencing around the site at a height of at least 2 metres.
- Ask local businesses or neighbouring businesses.
- Consider the use of security patrols or manned guarding.

Additional Protections Needed for Unoccupied Buildings


The protections listed above are equally relevant for unoccupied buildings. However, unoccupied buildings do have other considerations that need to be taken into account. Unoccupied buildings are especially vulnerable to arson, malicious damage and theft. There are numerous reasons why they are attacked in this way. They are easy targets, can be used for many different purposes, such as by squatters, for rave gatherings, for illegal purposes like growing drugs, or by terrorists.



Unoccupied Buildings Checklist

- Possibly the most important action you can take is to ensure all existing security measures remain fully effective.
- Ensure boundaries remains secure with no gaps and that gates are securely locked to prevent access by vehicles.
- Doors and windows must be securely locked. At some properties it may be necessary to board up or even brick up windows and doors – this should only be done as a last resort as boarding up draws attention to the fact the building is unoccupied.
- Advise the Police or emergency services if your building becomes unoccupied. For remote properties bear in mind there will be a delay in them attending the premises.
- If the premises has intruder alarms, fire alarms, sprinkler systems, CCTV systems these must remain fully operational. If not, then switch the electricity off at the mains. You may need to consider a temporary fire or intruder alarm during the unoccupancy.
- Turn the gas off at the mains.
- It is important to make the property look occupied. Simple measures such as keeping the grounds neat and tidy, cutting grass regularly are most important. Keep surveillance levels as high as possible by cutting back vegetation. With a shop, for example, it is best to leave something in the shop window to give the impression of occupancy. However, don't leave valuable items on show. Blinds can be closed to reduce the amount that people can see in the building.

- It is important to visit the property on a regular basis (at least weekly and dependent upon the location or type of buildings we may require more frequent visits).
- Keep the property well maintained to avoid attracting the attention of passers-by.
- Remove valuable items, especially contents.
- In the event of minor damage such as graffiti or malicious damage occurring, carry out repairs as quickly as possible. If minor damage is allowed to remain, more serious consequences may follow. Major fires often follow initial minor fires and malicious acts.
- Remove all combustible waste both inside and outside the building.
- Redirect mail and seal letter boxes.
- External lighting is beneficial where there is a reasonable level of surveillance. Internal lights on a time switch can suggest the premises remain occupied.
- You may need to consider security patrols.
- Where it is felt that there is a high probability of damage if the premises are left unoccupied, manned guarding may be required.
- There are a number of companies specialising in the protection of unoccupied properties. The services they provide include the fitting of demountable security screens to doors and windows, temporary fire and intruder alarms, site monitoring and management.
- Finally, it is important to ensure that you account for all keys. Any employees who have recently left or who have been made redundant must be asked to return all keys. Codes to the alarm system should also be changed so that they are only known to persons with responsibility for the premises whilst they are vacant.

 [Click here to read Risk Alert 4 - Unoccupied Buildings which provides key actions to take to protect vacant property.](#)

Resources and Tools

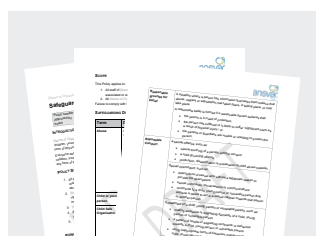
Our checklists will provide you with thought provokers to help you with your review and manage your fire and malicious damage risks.

Building Arson and Security Checklists



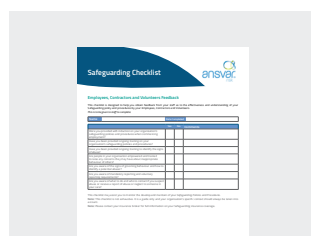
Property Protection

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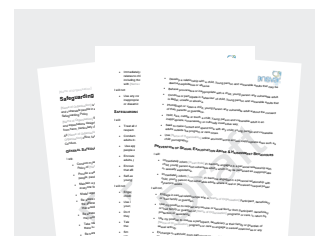
House Keeping

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Damage Procedure

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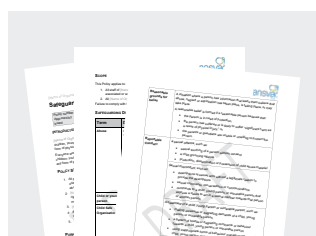
Business Continuity

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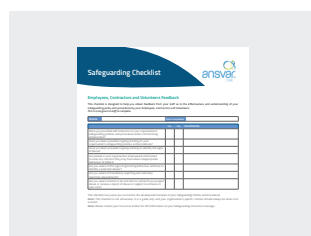
Fire Safety Assessment Checklist

[DOWNLOAD](#)



Fire Safety Assessment Poster

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Routine Inspections Checklist

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Please notify your insurance broker at the earliest opportunity should your property suffer a malicious damage or arson attack. For further advice, call our risk advice line on 03 8630 3136 (Monday to Friday 9am - 5pm) or email us at info@ansvarrisk.com.au

Contact us

If you have any specific Risk Management queries please contact Ansvar Risk, see below for details. Please contact Ansvar Insurance on 1300 650 540 or insure@ansvar.com.au regarding insurance coverage, claims support and advice.



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As Ansvar Risks' ERM Product Development Consultant, David works to support Ansvar's clients to help management and executives build governance and risk management capability and develop effective approaches that supports decision making, advance performance and optimise objectives.

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