

Thursday April 9, 2020

Maintaining building fire safety checks is essential during COVID-19

The Insurance Council of Australia (ICA) is urging building owners and managers to continue fire protection safety checks and maintenance for commercial, industrial and residential buildings during COVID-19.

Fire protection professionals are reporting they are frequently being denied access to buildings due to concerns about social distancing.

ICA Head of Risk Karl Sullivan said the COVID-19 shutdowns did not remove the regulatory and insurance requirements for buildings to undergo fire protection inspections.

He said building residents and workers would be reassured to know that fire protection service professionals were following best-practice social distancing and occupational health and safety guidelines.

“Inspections and testing are important components of a building’s risk assessment and help ensure that building occupants are protected from the risk of fires,” he said.

“They are also a requirement of many commercial and strata-title insurance policies, and failure to conduct routine fire protection service and maintenance could affect a building’s insurance coverage.

“This is especially important at the moment, with risk profiles changing due to social distancing, business shutdowns and work-from-home arrangements.

“Many office buildings and commercial premises are unoccupied or have few workers, so maintenance issues that might normally be detected are more likely to be missed, creating the potential for electrical fires.

“Most high-rise residential properties now have around-the-clock occupancy that places additional pressure on services, amenities and building infrastructure, along with a higher risk of kitchen fires and electrical fires from overloaded appliances and circuits.

“The ICA supports the National Fire Industry Association in its efforts to ensure fire protection inspections can continue during the pandemic. This work is considered an essential service, and fire protection professionals are strictly following the public health guidelines.”

National Fire Industry Association CEO Wayne Smith said by failing to undertake inspections, testing and maintenance in accordance with legal requirements, businesses or property owners could leave themselves open to fines and litigation.

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“We want to work with the property owners to ensure fire safety standards are met while helping to reduce risk and limit demand on emergency services at this crucial time,” Mr Smith said.

“We understand that social distancing requirements may hamper easy access to sites but we ask building owners and managers to accommodate NFIA professionals where possible, to do the job they need to do to help protect you.”

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Insurance Council members provide insurance products ranging from those usually purchased by individuals (such as home and contents insurance, travel insurance, motor vehicle insurance) to those purchased by small businesses and larger organisations (such as product and public liability insurance, professional indemnity insurance, commercial property, and directors and officers insurance).