

# RISK News

Issue 25

March 2004

## Largest arson claim ever

The County Council's largest ever arson attack occurred at Fakenham College on 19 December last year. It will cost insurers over £1m and the County Council £250,000 (the excess on our policy). Disruption to the school and rebuilding works are expected to last for 12 to 18 months.



The charred remains of the hall (foreground)

The school had parked two minibuses close to the school building, a reasonable decision to try to prevent damage and vandalism. For some reason, someone came onto site at night and put a lit rag into the fuel tank of one of the vehicles.

They also torched a nearby bus depot compound, destroying several more vehicles. As the school vehicles caught alight, the flames spread to the building, causing extensive damage.

The main areas of damage were to the grade II listed school hall, which was totally destroyed, the attached drama studio and changing rooms, and the nearby swimming pool area.

School term had finished earlier that day and most building firms were winding down for Christmas. Nevertheless, the school's regular contractors were very helpful in being prepared to work over the weekend and the pre-Christmas period.

Of the total costs, £910,000 relates to building work and loss of contents. The remainder is for the additional costs to run the school during the period of disruption, much of which relates to providing and kitting out temporary buildings.

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Produced by the Risk Management section of the Department of Finance

# Comment

Welcome to the latest issue of Risk News.

As you will see, the theme of this issue is site management with articles covering many different aspects of the subject. We don't intend to theme the whole issue on a regular basis but if there are subjects that are suitable, we will consider taking this approach again. If you have any suggestions, please let us know.

As for this issue, we have included some insurance claims statistics to show the insured costs that the County Council has to pay each year as a result of crimes against our property. These costs and the uninsured costs associated with them, ultimately come from departmental and school budgets. Reductions in the claims figures will release funds to help front line services.

If you would like to contribute to a future issue of Risk News, or have any other comments, please contact any of the people listed below.

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## Largest arson claim ever

(continued from page 1)

**Update** - On February 13 a similar incident happened at Rosemary Musker High, but luckily there was only minor damage to the buildings.

Both events happened at night when the schools were unoccupied. This type of incident is a new area of risk.

## Advice

- Ideally, vehicles left on site overnight should be housed in a secure garage or compound.
- If not possible, they should be parked at least 10 metres away from premises.
- If there is more than one vehicle they should be parked apart from each other to reduce fire spread.
- If the site has CCTV, try to park vehicles where they can be seen on cameras.
- Lockable fuel caps should be fitted if not already done.

If you need further advice contact the Risk and Insurance section on 01603 222989 or 222827

## Accident prevention

Good site management is not just about security. It also includes making sure the site and premises are safe for use by employees and others.

Accident statistics show that the top five types of accident on our premises are:

- Injured while handling, lifting or carrying
- Injured by client or pupil
- Slip, trip or fall on same level
- Struck against something fixed or stationary
- Struck by moving, flying or falling objects

# Extended schools – Insurance issues

## Is your school already offering or planning to offer extended activities to its pupils, their families and/or the wider community?

Following government changes to legislation governors have been given a clear power to provide, or contract with others to provide, family and community services.

As part of the planning stage of any extended activities it is vital that contact is made with the Insurance section on **01603 223822**.

This will ensure that:

- Adequate insurance is in place to cover the extended activity
- Governors, headteachers and employees are insured appropriately
- Any premium charges are given to you at the outset of the extended activity
- Suitable risk management advice can be offered

If you have any other enquiries relating to the extended schools programme then there is an enquiry line set up to deal with these – **01603 638006**.

## Managing trees

The authority recognises that there is a need to manage trees on our properties in a more proactive manner. Recent tragic incidents in other parts of the country have highlighted the possible consequences of not doing so. As a result, a long-term programme of site inspections will be put in place for all our premises.

The inspectors will look for damaged or diseased trees, especially where there is a risk of them causing injury or worse to people on site. They will also look for those where tree roots are causing damage, or have the potential to damage buildings, or create tripping hazards.

Site managers, however, should not be complacent. The corporate programme is a long-term programme, meaning that day to day site management still needs to be carried out by the premises occupiers.

Trees and other risks in the grounds of premises should be considered as part of the overall regular site risk assessment. Hazards identified, or where doubts are raised, should be reported to Norfolk County Services or the site's usual grounds maintenance contractor. They will then deal with the problem.



# Managing fire risks

**Recent surveys and audits have identified inadequacies across the authority in how we manage the risks from fire in our premises.**

For example, 30% of schools had not implemented the requirements of the Fire Precautions (Workplace) Regulations 1997. This relates to the carrying out of assessments, how the buildings are equipped and the way the fire regulations are applied. A survey by our external insurers also identified a number of other common weaknesses – these are set out in the box below.

It is not always possible to prevent fire. However with the correct procedures and management in place there is a lower chance of a fire occurring and more importantly a reduced chance of anyone getting hurt.

## Guidance

Existing guidance is set out in the Personnel Practices Manual, which is available on the Intranet and Esinet. However, some of this is now out of date and so new corporate guidance will be issued shortly to replace it. This updated guidance will include a revised 'core' fire risk assessment form.

## Risk assessment

The law talks about the need to carry out a regular fire risk assessment. Our current guidance splits this between a level 1 type, that is carried out by the premises manager, and a level 2 type that has been carried out by NPS in the past. Level 1 addresses what might be described as day-to-day management issues such as fire prevention, refuse control, maintaining means of escape and emergency plans. Level 2 looks at more specialist areas such as the number of exits, fire alarms, compartmentation and fire resistance of the structure.

The new guidance will do away with the distinction between level 1 and 2 and will have just one form for fire risk assessments.

Completion of this will be the responsibility of premises managers. Advice on completing the assessment will be available from your Departmental Safety Adviser.

Fire risk assessments should be reviewed on an annual basis, or sooner if there are major changes to your premises or the uses to which it is put.

### Top ten fire safety tips

- ❑ Keep boiler rooms clear of combustibles
- ❑ Avoid storing combustibles in switchgear rooms
- ❑ Secure refuse bins and skips 8 metres away from buildings
- ❑ Clean cooker extraction grilles on a regular basis
- ❑ Keep doors to flammable liquids stores locked
- ❑ Know where gas shut off valves are and how to operate them
- ❑ Check fire exits and evacuation routes on a weekly basis
- ❑ Test the fire alarm on a weekly basis
- ❑ Carry out fire drills regularly
- ❑ Ensure there are people in the building who know how to operate fire fighting equipment



# Flooding and water damage

**Picture the scene – you open up your premises one morning and as you open the door and step inside, splash! The floor is covered with water, it's gently lapping around your shoes and seems to have spread into every room you can see. The air is heavy with moisture and the building smells.**

This scenario seems to be getting more common as global warming causes more extreme weather, whether it be storms causing flooding or low temperatures causing pipes to burst. In the last four years the County Council has paid out nearly £360,000 for water damage arising on over 200 claims. This is not just a winter event; summer storms can also cause problems.



Although the County Council can't control the weather, (even we don't have that power!), there are a number of measures that premises managers can take to reduce the impact of these types of incidents.

## Burst pipes

- Advice has been given on avoiding and dealing with frost damaged pipes in previous issues of Risk News.

## Other types of flood

These can arise from

- an accidental escape of water, such as a sink getting blocked or a boiler corroding,
- storm/rain water coming into the building from outside,
- or internal drains backing up due to an excessive volume of surface water drainage going through the mains sewers.

Many of the incidents can be avoided or reduced in impact by carrying out preventative maintenance.

**Guttering and drainpipes** – These should be regularly cleaned out, especially in autumn when they can quickly fill up with leaves and twigs or moss and lichen from pitched roofs.

**Surface water drains and gulleys** – These are often found at the base of slopes to prevent water running off the ground into buildings. It is therefore very important that these are also cleaned out regularly as silt and other debris can build up in them over time. Any flash flood or very heavy rain would then not be able to escape and could try to enter the building instead under doorsills, etc. We have had several school hall floors ruined by such an event.

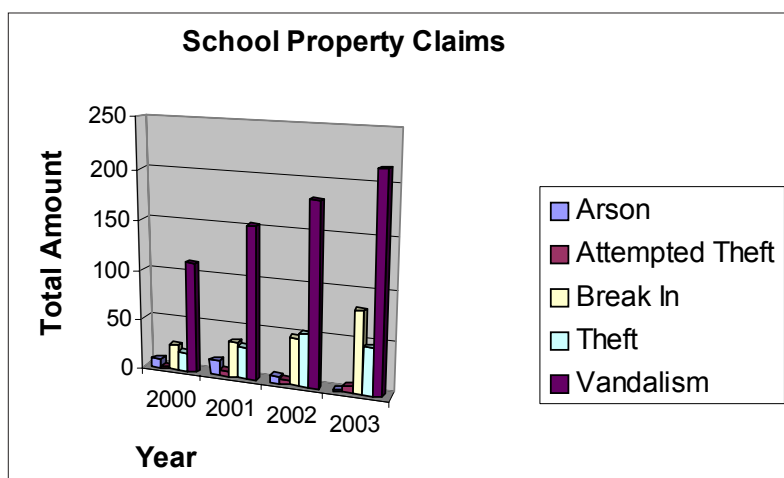
*(continued on page 8)*

# Site security

## Insurance claims rising

As can be seen from this chart, crimes against schools continue to increase, costing the County Council more and more money each year.

Although schools make up about half our properties, they account for nearly 90% of all property related insurance claims.



A breakdown of school claims for the 4 years to 31 March 2003 shows:

Crime	% increase (numbers)	% increase (£ costs)
Vandalism	94%	143%
Break ins, thefts	189%	263%

Forecasts for the current year are even higher with expected costs for these types of crime being in the region of £260,000. This compares with just £82,000 in 1999/00.

Crimes against schools, including arson, in the 4 years to 31 March 2003 numbered 1,057 and cost £1,047,000. In just the current year to the end of January, there have already been 364 crimes costing £1,620,000.

## Laptops

These are increasingly being stolen from schools and offices, normally when the premises are open. The year to the end of December 2003 saw more laptops than any other item of equipment go 'missing' from our premises.

To help limit the opportunities for a thief, consider:

- Visitor controls so that you know who is in your building, where they are, and prevent them being allowed to wander about on their own
- Visibly and permanently security mark all valuable equipment
- Consider lockdown devices or security cables if the machines are left out in the open on a regular basis
- Lock them away in cupboards when not in use
- Some schools now use laptop trolleys to hold several machines. This should be stored in an alarmed and locked area at night so that someone cannot remove the whole trolley from the building.

# Site security

## Laptops (continued)

- If you have more than a few laptops in one area, or within a single office, carry out regular checks to make sure they are all still present
- If the laptops are not allocated to individuals, consider a booking out system so you know where they are

## Data projectors

These are becoming increasingly common in schools, especially the ceiling-mounted varieties. Unfortunately they are also vulnerable to easy theft and so need to be enclosed in an entrapment device. For this to work, the pole attaching the projector to the ceiling must be capable of being bolted to a structural member within the ceiling.

## Mobile buildings

These are inherently insecure as the shell of the building is often fairly flimsy, and in the older types of mobile, windows are sometimes not secure. Ideally, these types of building should not contain high quantities of valuables and IT equipment, but often there is no practical alternative.

Suitable security would be a combination of physical measures, such as lock down devices, cages and lockable cupboards; and intruder alarm detection linked to the main building system. Also consider locking the fire exit door to prevent easy escape from the mobile with your equipment (but do remember to unlock it before the building is used for normal purposes).

## Boarded up windows

There have been a few occasions this year where someone has broken into a school by smashing a window.

## Top ten security tips

- ☐ Control visitors to your premises
- ☐ Upgrade or install intruder alarm protection to cover all rooms with high levels of valuables
- ☐ Don't expose staff to risk when attending out of hours alarm activations
- ☐ Alarm systems should signal offsite
- ☐ Keep external doors and windows locked when not in use
- ☐ Secure data projectors daytime and out of hours
- ☐ Security mark all valuables in a permanent and visible way
- ☐ Store valuables out of sight in secure areas at night
- ☐ Upgrade security lighting where it can be seen by neighbours or passers by
- ☐ Know where all the premises' keys are

The window has then been boarded up as soon as possible but the thief has returned the next night or very soon after and broken in again, through the boarded up window.

It is not always possible to reglaze smashed windows as soon as they are discovered and so they get boarded up instead. This needs to be done in such a way that security of the building is not compromised. Plywood of at least 10mm thick should be used and secured to the building with 75mm security screws.

## Arson

Normally arson is an opportunistic crime caused by young males who are already on the site. If they can be prevented from getting on site (often difficult) or the source of combustibles is removed (easier), there is less chance of them causing damage.

Refuse control and good site housekeeping will go a long way to reducing or preventing arson and malicious fires.

To self-assess security, use the checklist on page 11.

# Flooding and water damage

(continued from page 5)

**Flat roofs** – Keep them clear of items and rubbish. These can trap water. Once blistering and cracks start to appear, and water then gets in and freezes, this causes more damage. This will then mean that the roof may leak.

**Other** – A regular visible inspection of pipework, boilers, etc should show any signs of corrosion or areas in need of repair. These can then be notified to whoever is responsible for maintaining the building and equipment.

**High risk area** - If you think flooding is likely, or the room concerned is below ground level and at risk, try to store items off the floor, on shelves or in waterproof boxes to limit damage to contents.

If however, the above measures do not work and you do get a flood in the building, there are certain key things you should do immediately:

- Contact your property surveyor and Risk and Insurance (tel 01603 222122)
- Isolate any electrical systems in the area
- Remove as much surface water as possible
- If the water is foul, ie sewage or from external drains, restrict access to the area and take advice from Risk and Insurance
- Remove computers and other electrical items to a dry and airy place where they can dry out. In a damp area, computer parts can corrode within 24 hours. Items exposed to damp will need to be electrically tested before being used again
- Remove any wooden or composite furniture, if possible, to a dry area
- Take advice as to how to dry out the area



If carpets or wooden flooring becomes soaked, turning up the heating and keeping the windows shut will **not** dry the area out. It will make it worse, will encourage mould and other diseases to grow, will create a health hazard and probably mean that the flooring will have to be disposed of due to shrinkage or other damage. Dehumidifiers are normally the answer but do seek advice early.

If you would like this newsletter in large print, audio, Braille, alternative format or in a different language, please contact the Helpline, 01603 223488.

**IN  
TRAN**  
communication for all



# Hiring premises

**Many parts of the County Council hire out their premises, but some take more risks than others. These guidelines will help to ensure that everything runs smoothly with no problems.**

## Hire forms

All hires should be done using the departments' standard hire form and hire conditions. Even if no fee is charged, the hire agreement should still be used to ensure both parties are aware of their responsibilities. This could be important in the event of a subsequent claim or disagreement.

## Insurance

As a general rule, all hirers of our premises should have their own public liability insurance of at least £2m. This is so that should they cause damage to our premises, or injure someone, the authority does not have to bear any losses.

Premises managers should check with a prospective hirer and see the relevant insurance certificate. We do take out a back up insurance policy (for schools only) that covers property damage caused by hirers to our premises, but it does not cover any liability issues.

Sometimes small groups do not have their own insurance. This does not stop them hiring our premises, but they do need to be aware that the organisers of the group may be taking on personal liabilities for any losses caused by the group.

## Activities

The premises manager should ensure he/she knows what the hirer will be using the premises for, and carry out (and record) a risk assessment to ensure the premises are

suitable for such an activity. Some schools have recently started hiring out their swimming pools for private events; agreed codes of conduct may be necessary in such a case.

## Equipment

Electrical equipment brought onto our premises must be safe for use. The premises manager should see a valid appliance test certificate.



## Emergencies

The hirer is responsible for the safety and welfare of everyone attending the activity, including getting them out of the building safely in an emergency. The premises manager's responsibility is to ensure the hirer knows what to do, where to go, what the fire alarm sounds like, etc and that all escape routes are usable and suitable.

## Locking up

Locking up premises after a hire should only be done by an NCC employee. If the hirer is entrusted to lock up, and they fail to do so properly and there is a subsequent burglary or damage as a result, the insurance claim may be turned down.

## Overall approval

No-one has an automatic right to hire our premises. If the premises manager or others from the establishment are not happy with what is planned, or what actually happens, they should stop the hirer from using the premises.

# Occupier's liability

## Heard the story of the burglar who injured himself breaking into a building, and then sued the owner for damages, and won?

Well, it might be true or it might be a myth, but there are circumstances where the burglar, or some other type of trespasser, could have a valid claim. The relevant law is the Occupier's Liability Act 1984 which sets out that every premises owner and occupier has a general duty of care towards anyone on their premises, whether invited or not. They are required to take reasonable precautions to ensure the safety of everyone on their premises but what is meant by "reasonable" is what keeps the lawyers in business.

Over the years the courts have given various definitions, and the principles are as follows:

- You are entitled to protect your property from unauthorised intruders by using most reasonable methods to keep them out. The method used, however, does have to be in proportion to the threat you perceive (and the actual threat as viewed by a reasonable, rational person).
- You must not set out to deliberately injure or entrap someone, and if you have installed security measures that are not obvious, such as spikes on top of a wall, signs should be erected to warn off an intruder before they get injured.
- Any measures that could accidentally injure an innocent passer-by are not "reasonable". An example would be anti-climb paint put on a drainpipe at such a low level that people using the site for legitimate purposes could brush against it and get their clothes damaged.
- It also depends on what you actually know happens on your site. The risk of someone

getting injured on your site in a particular manner has to be foreseeable. If you know that intruders regularly get onto your roof (where you know there is a lightweight skylight, for instance) then if someone fell through it, it would be hard to claim that you were not aware of the risk.

Rather, you should have taken precautions to prevent the intruders getting onto the roof in the first place or made the skylight stronger. If the circumstances of the incident are unique and unexpected, then it is much more likely that any claim would fail.

- There is a lower level of duty of care to someone who is on your premises uninvited, compared to an invited visitor, but still a duty.

One recent scenario is at a Middle school in Norfolk. Parents collect their children from the nearby First school, and then go to the Middle school to collect their older offspring. While they are waiting, the younger children play on the Middle school outdoor play equipment.

This is against the wishes of the Middle school, the children are unsupervised (unlike when the Middle school pupils use it), and the equipment may not be designed for the younger children. **What would happen if one of the younger children fell off and was injured?**

The parents may well make a claim, but whether it was successful would depend. Assuming the equipment is safe for use in the first place, the outcome of any case would probably hinge on what the Middle school had done to try to prevent the unauthorised use of the equipment prior to the incident, and how long the problem had existed.

This would be a question of fact. Signs, letters to parents, perhaps a physical barrier, might all help to show that the school had acted **reasonably in the circumstances**.

# Security checklist

Good site management includes a regular review of the security risks of the site. Specialist advice is available from Risk & Insurance, NPS or the police, but often a self-review is all that is needed to identify areas where measures need to be taken. The checklist below can be used to help you. The basic crime prevention principle behind it is to view the location as a series of layers, peeling back each level of security that surround the valuable target. Start at the outside and work your way in. If a risk cannot be dealt with at one layer, go down to the next to work out if protection there will solve the problem.

## Perimeter

- Are the perimeter barriers secure? ☐
- Gates – vehicle and pedestrian? ☐
- Fencing? ☐
- Hedging? ☐
- Shared boundaries? ☐
- Is the site overseen by neighbours? ☐

## Grounds

- Are outbuildings secure? ☐
- Is refuse secured away from buildings? ☐
- Are other combustibles accessible? ☐
- Is rubbish and other debris cleared up regularly? ☐
- Any climbing aids unsecured, such as ladders, benches, tables, goalposts? ☐
- Are there areas of the site, or features on it, that encourage unwanted trespassers and intruders? ☐

## Shell of the building

- Are there places where someone could hide around the outside? ☐
- Are doors and windows secure and locked against the outside? ☐
- Do you know who has keys to the premises? ☐
- Are flat roofs accessible? ☐
- Is there sufficient security lighting? ☐
- Does it deter an intruder or help them see what they are doing? ☐
- In the daytime, are visitor controls adequate? ☐
- Good direction signs? ☐

- Welcoming but secure front entrance? ☐
- Other entry points kept to a minimum? ☐
- Badging and signing-in system? ☐
- Visitors escorted when on site? ☐

## Contents

- Are valuables protected against theft? ☐
- Are they all security marked in an obvious and permanent way? ☐
- Is there an alarm system covering the valuables? ☐
- Does the alarm signal go offsite and does anyone respond? ☐
- Are there secure storage areas? ☐
- Is cash protected? ☐
- Is there an inventory of property? ☐
- Are valuables kept away from windows? ☐
- Can valuables be physically removed easily from the premises? ☐
- Can valuables be seen from outside? ☐
- Do areas of high value need extra physical protection, such as window bars and strong doors for IT rooms? ☐
- At night, are all internal doors closed? ☐
- Are they locked if in alarmed areas? ☐

## Other

- Are regular back ups taken of important computer information? ☐
- Are back ups taken off site at night? ☐
- Are there copies of any vital paper documents that you need to run the establishment? ☐
- Is confidential information kept safe? ☐

# Risky business

## New premises issues

There are several new issues on the horizon that will need to be managed by site managers, or that managers will need to be aware of.

There will soon be amended versions of guidance on issues such as:

- Managing contractors
- Managing fire safety
- Portable appliance testing (PAT)

There will also be guidance on managing risks associated with:

- Asbestos
- Legionella
- Hot work

We are also considering putting on a series of training events for those people with responsibilities for managing premises. Once these plans are finalised, details will be made available.

## New fax scam

Reports have been received of establishments being sent faxes by a company based in Spain claiming to be specialists in fax broadcasting.

The scam is that there is an implied threat that the receiver will be bombarded with promotional faxes, unless they fax by return the given

form requesting that their number be removed from the database.

Not surprisingly, the form is to be faxed back to a premium rate number.

## Gardening machinery

Spring is just around the corner. Birds will be singing, flowers will be out and the air will be filled with the sound of lawnmowers and gardening equipment.



Sadly, this need to start cutting and strimming means that certain people out there may become keen to “borrow” items from your sheds or garage.

To avoid losses, take five minutes to check that any outbuildings are secure. Are windows secure, are doors robust, how easy is it to get in?

Padlocks are recommended to secure doors but remember to attach them to a sturdy part of the structure. If the hasp is coming away from the door, or only held with a couple of small



screws, then the padlock will make little difference.

Property marking is also a good idea. Make a note of the serial numbers of valuable items. Also consider putting your postcode on higher value items, by using indelible marker or stamping/scratching it into surfaces.

Overall, the amount of security applied needs to be suitable for the value of the items you are trying to protect. Commercial grounds maintenance equipment, for example, may need to be kept in secure steel storage units or alarmed areas.

## And finally . . .

### *More insurance claims*

“I considered neither vehicle was to blame, but if either was to blame it was the other one”

“I pulled away from the side of the road, glanced at my mother in law and headed over the embankment”

“The indirect cause of the accident was a little guy in a small car with a big mouth”