



Fire risk management guide



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Introduction

The UK landscape for fire risk assessment and fire risk management is changing. In this document we will help you understand the control and management of fire risks in the workplace.

Following the Grenfell Tower tragedy in 2017 fire controls are firmly in the spotlight with a much needed emphasis on change, making UK buildings safer to live and work in. Higher profile is being given to construction with materials in use and how constructed, but also fire risk assessment and how they should effectively operate.

In 2006, the Regulatory Reform (Fire Safety) Order 2005 was introduced for England and Wales to provide an entirely risk-based approach to fire safety, extending to all workplaces and other non domestic premises. Similar changes had been made in Scotland via the Fire (Scotland) Act 2005 and the Fire & Rescue Services (Northern Ireland) Order 2006. For non complex premises, a responsible person has been able to assess the fire risks via a Fire Risk Assessment.

However, despite the fact that most UK businesses have needed a Fire Risk Assessment since the Fire Precautions Regulations 1997, the creation of a suitable and sufficient Assessment continues to be lacking from many premises in the United Kingdom. There has been numerous high profile incidents in the last few years where the assessment was either inadequate for the risks faced at the premises or no assessment was conducted at all. Fines in excess of £100,000 are commonplace and prosecution may attract a custodial sentence. AXA supports the need for 3rd party accreditation of assessors, such as the BAFE Life Safety Fire Risk Assessment SP205 scheme.

The cost of fire insurance claims to repair and replace is consistently in excess of £1.3bn although fire losses in the past 10 years have virtually halved*. This means on average, fire incidents are larger and more complex to resolve often with longer reinstatement periods.

Douglas Barnett

Director, Mid-Market and Customer Risk Management AXA Insurance



The need for Fire Risk Assessment

The Fire Safety Order 2005, Fire (Scotland) Act 2005 and Fire & Rescue Services (Northern Ireland) Order 2006 require the hazards and risks of fire to be identified, with measures put in place to eliminate, reduce control or minimise them to prevent the outbreak and spread of fire and smoke. Failure to assess the fire risks is an offence under these regulations.

In the event that fire does occur, you must provide adequate fire protection measures to ensure the safety of employees, customers, contractors, visitors and members of the public. The assessment must also consider the safety of the emergency services such as fire fighters.

For anything other than the very small low risk environments, 3rd party accredited risk assessors should be contracted to deliver a suitable and sufficient risk assessment.

Your competent fire risk assessment should include key areas as set out below:

- Has the assessment identified the potential risk for fire to occur?
- Are the existing control measures in place adequate or could risks be eliminated or reduced?
- Do you fully understand the construction of your building and how this might spread fire? If not an invasive assessment may be required.
- Can all occupants of the building be notified of fire quickly?
- Are the current fire protection and detection systems suitable for the premises and environment, in good repair, tested and well maintained?
- Is there a suitable means for summoning the Fire & Rescue Service?
- Are the means of escape adequate?
- Is there fire escape signage which is clear and easy to understand?
- Does the emergency escape lighting provide enough illumination, where appropriate?
- Are your staff trained and do they know what to do in the event of a fire?
- Are training records for fire kept up to date with employees signing to confirm this is delivered and understood?
- Are there arrangements to assist vulnerable groups in evacuation such as the elderly or those with disabilities?

AXA understand the challenges that businesses face and know from experience that an unforeseen setback can be critical to the future of your business. Businesses affected by a major incident such as fire regularly fail within 18 months or never re-open. AXA appreciates that effective management of risk is vital to the success of your business.

Fire is also devastating to families and as an employer, in whatever type of business you operate, you are responsible by law for the protection of the health, safety and welfare of your employees and visitors to your premises.

Hierarchy of control measures

The management and control of fire risk follows the same principles as other health and safety risk assessments, that is to avoid risk where possible.

Fire risk should always consider the following principles:

- Avoid risks where possible
- Evaluate risks which cannot be avoided
- Combat risks at source
- Adapt to technical progress
- Replace the dangerous with the non-dangerous or the less dangerous
- Develop a coherent overall fire prevention policy which covers technology, organisation of work and the influence of factors relating to the working environment
- Give collective fire safety protective measures priority over individual measures
- Give appropriate instructions to employees.

The following examples give brief details of good risk assessment and what can be achieved through the measures described above.

Example 1

A woodworking company had always used a highly flammable solvent based lacquer for their wood treatment but recognised the fire risk associated with this. Good risk assessment will first look to eliminate the risk where possible. After a successful trial, the company was able to change to a water based solution which reduced the fire risk significantly. It was also better for the environment and did not adversely affect the quality of their product. The company are better protecting their employees and business through the reduction in risk.

Example 2

A distribution company used part of a warehouse for breaking down pallets of damaged goods. This created added congestion and fire spread potential especially as this process was close to electrical switchgear and forklift charging areas. This was seen as an area for improvement and an effective measure to reduce this risk was to move this operation into an enclosed but previously empty office room. This segregated the fire risk and has eased congestion considerably allowing them to control this risk and improve working practices.



Premises covered

The range of premises now covered by the legislation is wider than in previous regulations. The regulations now extend to cover premises occupied by the self employed and voluntary sector. Premises are essentially any workplace, including vehicles and moveable structures. However, the order does not apply to domestic premises (including if an employee works from home).



Who is a Responsible person?

Small low hazard premises currently may have a risk assessment which has been conducted by a responsible person. A responsible person is someone who has control over the premises. This is usually the employer but if your premises are shared or common parts of your building are controlled by a landlord or managing agent, you must work together to formulate the risk assessment.



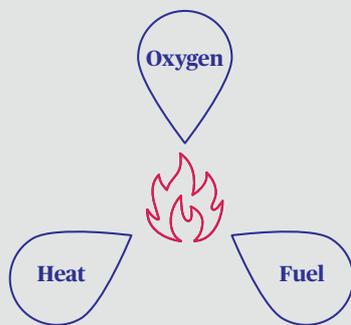
Who is a Competent person?

Where your premises are larger or have complicated or hazardous processes, you should use the services of a competent person in the production of a Fire Risk Assessment. The BAFE Life Safety Fire Risk Assessment SP205 scheme provides suitable consultants (www.bafe.org.uk/sp205) as does the Institute of Fire Engineers (IFE) (www.ife.org.uk). Other consultant services may be acceptable, although you should refer to AXA Insurance before you appoint them. A competent person for Fire Risk Assessment must have the appropriate qualifications and experience in fire safety for your type of business.

What a Fire Risk Assessment should cover

The fire triangle

The fire triangle is a good way to explain how a fire starts and develops. Each side of the triangle needs to be present to allow a fire to occur which is fuel, air and heat.



Identification of hazards

The Fire Risk Assessment involves identifying these sides of the fire triangle:

- Air is always present so efforts should be concentrated on heat and fuel, either removing or separating them
- Heat also includes sources of ignition, such as sparks from items including tools, metals, welding and smoking materials
- Fuels include combustible materials such as wood, cardboard, plastics and flammable liquids and vapour.

Opportunities should be taken to eliminate, substitute, avoid or transfer the various hazards that have been identified. Once this has been completed the residual sources of ignition and combustible materials that form the core of the day-to-day patterns of work must be separated as far as can be practical.

Life safety

The people that use the premises must also be considered. These will include staff, customers, visitors or members of the public. The means of escape and equipment for detecting and giving warning in case of fire and firefighting apparatus must be appropriate for the premises and the number of people present in the building and the equipment then subsequently maintained. Consideration should also be given to the age, agility and health of the people who may be on the premises. Different factors have to be considered, for example, for children's crèches, residential care homes, hotels and other similar sleeping risks, remote warehouses and out of town shopping centres.

Fire escape

A Fire Risk Assessment will also ensure that satisfactory escape routes are identified and kept available for use, can be reached within suitable distances and are of sufficient width for the numbers expecting to be evacuated. Arrangements should be made to detect a fire and give a suitable warning. Appropriate fire fighting equipment should be strategically located around the workplace. The Fire Safety Order, Fire (Scotland) Act and Northern Ireland Order also require that:

- Employers make sure employees are trained in the appropriate action to take when a fire breaks out, or if one is suspected
- Employees know how to use the fire fighting equipment provided
- Adequate records are kept of all staff training
- Records are kept of tests and maintenance of fire equipment.

Once the risk assessment has been completed, this must become a working document so that processes and procedures can be maintained and actions taken to reduce risks to their lowest levels practicably.



Common causes of fire and how to guard against them



Arson and deliberate fire setting

Cause:

- The setting of deliberate fires by vandals, thieves or disgruntled people is the No.1 cause of fire in the UK with over 50% of major fires being caused by arson.

Protection measures:

- Improve your building and site security to prevent access
- Make sure security devices are used and operate correctly
- Don't provide arsonists with fuel for a fire such as stacks of pallets or waste bins close to the building. Move them away from the building and ensure they are removed from the site regularly.



Electricity

Cause:

- Neglect and misuse of electrical wiring, fittings and equipment can easily cause fires in the workplace. This is now the second most likely cause of fire in the UK.

Protection measures:

- Ensure your fixed electrical systems and portable appliances in the workplace are inspected and tested on a regular basis (there is a requirement to do this under the Electricity at Work Regulations 1989)
- Have any faults in wiring or fittings repaired promptly by competent electrical contractors that are a member of trade bodies such as NICEIC, ECA, SELECT (Scotland only) and NAPIT.
- Where possible, switch off electrical equipment when it is not in use, particularly at the end of the day (or shift).



Rubbish and waste materials

Cause:

- Rubbish and waste materials left to accumulate contribute to the spread of fire.

Protection measures:

- Make sure that you remove all waste materials from the workplace on a regular basis and place them in a suitable container. The container should be located in a position away from the building, preferably in a metal lockable bin. Where possible, the minimum distance from the building should be 10 metres
- Do not burn rubbish on bonfires, even if it is thought safe to do so. They can easily get out of control and spread fire to nearby buildings or structures.



Smoking

Cause:

- Smoking can still be a cause of fire although the smoking ban has now been fully introduced into the whole of the UK. Failure to comply can result in a fine of up to £2,500
- The ban applies to virtually all public places and workplaces. The ban applies equally for employees and customers within areas of the premises that are enclosed or substantially enclosed.

Protection measures:

- All smoke free public places, workplaces and vehicles must now display no-smoking signs that meet the requirements of the Smoke Free (Signs) Regulations
- Enforce the smoking ban within your premises and carry out frequent checks to ensure no secret smoking is taking place.



External smoking areas:

- If any external smoking areas are allowed (whether this be for employees, customers or visitors) you must provide fixed ashtrays and keep any combustible materials clear of the area. Smoking shelters should be of non combustible construction
- The use of any gas fired heaters would need to be permanently secured and maintained
- Gas cylinders used for heating appliances whether in use, full or empty, should be kept in a well ventilated place, preferably in open air and away from sources of ignition and heat
- Cylinders must be secure and stored upright, chained to a permanent fixture or within a metal cage
- Check these areas at the end of the working day to ensure that no smoking material has been left smouldering.



Heating appliances

Cause:

- Portable heaters can often be hazardous in the work environment, especially if placed too close to furniture, fittings or materials. Convector heaters are safer than radiant fires.

Protection measures:

- Ensure that they are securely guarded and properly secured to a substantial surface to prevent them from being knocked over
- Place them well away from any materials which could easily ignite
- Never drape clothing or stand papers or books on them
- Do not allow ventilation grilles to become obstructed
- Clean portable heaters on a regular basis.



Cooking

Cause:

- Commercial kitchens have a serious fire risk especially where deep fat frying is involved. Also, many small businesses have kitchens where staff may prepare food themselves.

Protection measures:

- Avoid deep fat frying unless a thermostatically controlled pan is provided. Even then it would be unwise to leave the pan unattended
- Ensure that combustible materials such as cloths and towels are kept clear of hobs. Toasters and microwave ovens should not be sited in office areas, they should only be available in kitchens and be tested and maintained
- Ensure that an appropriate fire extinguisher, supplemented with a fire blanket, is provided in any area where cooking is undertaken
- Ensure extraction filters are cleaned frequently
- In the case of larger extraction ducting system, the full length of the ducting should be inspected and cleaned regularly (with photo's taken before and after). This should be undertaken by competent contractors such as those who are members of BESA - Building Engineering Services Association under the standards of TR19 - Grease
- Consideration should also be given to the installation of fire suppression system specifically designed for kitchens and ensure they are always re-charged after any activation. AXA recommends wet chemical based suppression systems that are approved under Loss Prevention Standard LSP1223. Installers of such systems should also be accredited under the BAFE Scheme SP206 - Kitchen Fire Suppression.



Combustible materials

Cause:

- Combustible materials, such as packing materials increase the potential for fire to spread within the premises.

Protection measures:

- Ensure amounts brought into the premises are kept to a minimum
- The amounts introduced to the place of use should only be sufficient for the days' work
- The bulk supplies of such materials should be locked in a secure store, preferably outside the main premise.



Hazardous materials

Cause:

- Paints, solvents, adhesives, chemicals and contents of cylinders can be flammable and sometimes explosive.

Protection measures:

- Such products are treated as dangerous substances and therefore fall within the Dangerous Substances and Explosive Atmosphere Regulations 2002 which requires separate risk assessment and needs employers to identify what the risks are and control against them
- Store cylinders in proprietary storage cages away from the premises and always dispose of empty cylinders immediately
- Gas cylinders, even when empty, can explode when exposed to heat
- Keep these substances in separate storage areas and well away from any sources of ignition.

Dependant on the quantity of flammable liquids stored the store may need to be fire resistant. Be aware that some dust particles, when raised into a cloud, can also be explosive in a fire or from ignition sources – these products also require careful assessment and control measures.



Terrorism

Cause:

- Your premises could be at risk from terrorism as well as crime.

Protection measures:

- Plan security measures for your building including physical protections such as, intruder alarms, CCTV and security guarding. Keep access points to a minimum
- Make security awareness part of your organisation's culture and ensure security is represented at a senior level
- Issue staff and visitors with passes. Where possible, do not allow unauthorised vehicles to get close to your building
- Employees should be prepared to challenge any visitors to your premises
- When recruiting staff or hiring contractors, check identities and follow up on references
- Ensure good basic housekeeping throughout your premises. Keep public areas tidy and well lit. Remove unnecessary furniture and keep garden areas clear.

Hot work

Many fires within commercial premises result from carelessness or ineffective supervision during hot work (operations requiring the use of open flames or the local application of heat).

The most common processes involving sources of heat are welding, cutting, grinding and the use of blowlamps and bitumen / tar boilers.

It is vital that where hot work is undertaken outside a designated and suitably risk assessed workshop that a formal, supervised permit-to-work system is in place, to safeguard such hot work processes. The AXA Hot Work Permit on pages 12-14 shows the conditions under which a typical hot work scheme operates for use by your employees and contractors alike. In addition, where a section of an automatic fire detection system has to be isolated there must be a management system in place to ensure its reinstatement.





Hot work permit

Permit no:

Location:

Description of work (inc exact location within the site):

.....

Date: Start time: Finish time:

(Note – hot work must cease **1 hour** before the end of the working day)

Signature of person issuing permit

Issuing company:

Signed:

Block capitals:

Date:

Position:

Signature of person receiving permit

Issued to (company and individual name):

I confirm that I understand the scope of the work permitted. The location has been examined and the precautions listed on page 2 of this permit have been fully complied with.

I have carried out a risk assessment and consider that there is no reasonable practical alternative to doing this job using hot work due to

.....

.....

Signed: Block capitals:

Date: Position:

Time work started: Time work finished & cleared up:

Following completion of works

Time of final check (1 hour after work completed):

The work area and all adjacent areas to which sparks and heat might have spread (such as floors below and above and areas on other side of walls) have been inspected and found to be free of smouldering materials and flames:

Yes / No

All hot waste materials have been removed:

Yes / No

All equipment, including gas cylinders, has been removed to a safe area:

Yes / No

Signed:

Block capitals:

Date:

Position:

Sign off by issuer of permit

The hot work has been completed.

Any fire protection systems isolated for the works have been fully reinstated.

A final check has been undertaken 1 hour after works finished.

Signed:

Block capitals:

Date:

Position:



Hot work permit

Precautions

The person carrying out this check should sign and date at the bottom of the page to confirm all suitable precautions have been taken.

Tick as appropriate those precautions which have been taken. Those, which are not relevant, should be marked with a cross.

Wherever practicable the use of hot work should be avoided and a safer way employed. If you cannot comply with the following points, do not go ahead with the hot work.

Fire protection

- Where sprinklers are installed, they are operative
- Where fire detection is installed it is operative (only the zone where the work is carried out will be isolated)
- A person, not directly involved with the work will provide a continuous fire watch during the period of hot work and for at least one hour after it has ceased, in the work area and those adjoining areas where sparks and heat may spread
- At least two appropriate fire extinguishers are immediately available. The person undertaking the work and providing the fire watch are trained in their use
- Personnel involved with the work are familiar with the means of escape and method of raising the alarm/calling the fire brigade

Precautions (within 10 meters of the work)

- Combustible materials have been cleared
- Where combustible materials cannot be removed, protection has been provided by non-combustible or purpose-made blankets, drapes or screens
- Flammable liquids have been removed from the area
- Floors have been swept clean
- Combustible floors covered with overlapping sheets or non-combustible materials are wetted and liberally covered with sand
- All openings and gaps are adequately covered
- Protection (non-combustible) has been provided for:
 - Walls, partitions & ceilings of combustible construction or surfaces finish
 - All holes & other openings in walls, partitions & ceilings which sparks could pass
 - Where work is being carried out on building panels, an assessment has been made of insulating or other material behind or forming the core of the panel
 - Combustible materials have been moved away from the far side of walls or partitions where heat could conduct
 - Enclosed equipment (tanks, containers, dust collectors etc) have been emptied and tested, or is known to be free of flammable concentrations or vapour or dust

Equipment

- Equipment for hot work has been checked and found to be in good repair
- Gas cylinders have been properly secured in a vertical position & fitted with regulator & flashback arrestor
- All hazardous materials and equipment removed from the hot works location as soon as works completed

Fire protection

- Gas cylinders are sited at least three metres from the burner
- If sited on a roof, heat-insulating base provided
- Any lit tar boilers will not be left unattended
- Boilers & heaters must only be used with a metal containment tray in place

Signed: Block capitals:

Date: Position:

Business Continuity Planning

As a complement to your Fire Risk Assessment, it is good practice to prepare a business continuity plan so that if a fire were to occur, the business will be prepared and have in place a strategy for the business to continue trading and to successfully recover. AXA is pleased to offer the free to use ROBUST Business Continuity Planning software via the Fire Protection Association (FPA).

ROBUST is a software program that will help you create and manage an effective business continuity plan for your business and provide essential on-the-spot advice immediately following an incident. ROBUST has been designed specifically to address the hurdles currently identified as discouraging companies from embracing business continuity planning and as such it:

- is free of charge
- requires no other paid-for software elements aside from the computer's operating system
- is designed with logical workflow, easily recognisable within normal company structures
- provides feedback on quality and completeness
- provides all output in a format suitable for insertion into other company documentation
- is provided with all necessary training to develop the plan.

ROBUST has been financed through RISCAuthority, a scheme annually financed by a group of UK Insurers, including AXA, and administered by the Fire Protection Association. The aims of RISCAuthority are to invest in research to support the development of best practice guides and tools for the mitigation of business and property loss. The Fire Protection Association is a not-for-profit organisation.

Please access via: <https://robust.riscauthority.co.uk>

A separate risk management guide is available from AXA entitled Business Continuity Guide for Small Businesses.



Fire protection and fire safety measures



Escape routes and exits

It is critical that all escape routes from the premises are identified and kept clear of obstructions at all times when people are at work. The travel distance to escape routes and their width is important. More detailed information can be found at The Department for Communities and Local Government, via www.communities.gov.uk. They have produced a series of guides, (available from this website), that cover escape routes in detail.

Escape routes should be clearly indicated with directional signs which conform to the Health and Safety (Safety Signs and Signals) Regulations 1996 or BS5499 (those with the 'Running Man' symbol). Fire exit doors should not be locked when the premises are occupied. If it is necessary for them to be kept secure then fastenings not requiring the use of a key should be used to allow doors to be opened immediately from within.



Portable fire fighting equipment

Fire extinguishers provided should be suitable for dealing with small fires involving the types of materials and hazards, which exist in a particular workplace.

Current practice is that all extinguishers are red with zones of colour indicating their contents. Whatever kind is provided, ensure that they are inspected and tested by a competent person (with third party accreditation such as BAFE or LPCB) on a regular basis. A record of such maintenance should be kept.



Fire alarms

If people are to escape from a fire then they must be warned of the danger at the earliest possible opportunity. Every workplace must therefore be provided with a suitable means of raising the alarm. In very small businesses all that may be required is a verbal command or a simple break glass electric fire alarm. In larger premises or workplaces with fire hazards which pose a more serious threat to life and the smooth running of the business, a more elaborate installation may be necessary to comply with BS5839 Fire Detection and Alarm Systems for Buildings.



Automatic fire detection

Where serious hazards are present it is advisable that an automatic fire detection system be installed. Whether the installation consists of ceiling mounted point-type detectors or is a fully addressable system, it should be designed, installed and serviced according to the BS5839, installed as either a life safety (L1-L5) or property protection (P1-P2) with system coverage specified based on the threats to life and / or the business.

In the event of a fire, the alarm will then be raised automatically, allowing staff to evacuate the premises without delay and the fire brigade to be called. Many fires occur outside normal working hours, so clearly it is of benefit to have the installation continuously monitored by a remote alarm receiving centre which will alert the fire brigade automatically. However, even where a remote link is provided, an emergency "999" call should still be made.

Design, installation, commissioning and maintenance (including any remote monitoring) of such fire protection and detection system, under the legislation, need to be under the control of competent persons. To satisfy the definition of competency, engineers or companies should incorporate third party certification, which in this case should be either to LPS1014 and / or SP203 by a UKAS accredited third party certification body LPCB (Loss Prevention Certification Board), BAFE (British Approvals for Fire Equipment) or NSI (National Security Inspectorate).

In many areas of the UK now, Fire & Rescue Services are requiring confirmation that a fire or signs of fire exist before deploying fire fighters to the scene. Confirmation is typically via an emergency services phone call which means the fire alarm itself may not give that immediate response previously expected. You should ask your local Fire & Rescue Service about their policy on response to remote monitored fire alarm systems. You should then consider how this affects your operations especially if your premises are unattended overnight or weekends with no opportunity to make emergency service phone calls.



Preventing the spread of fire

Since smoke and heat from a fire can spread rapidly through a building, fire-resisting doorsets may be required in the premises especially where they are protecting designated escape routes such as stairways and corridors but also where doors form part of the fire compartment, including residential flats.

These doors should incorporate self closing devices, smoke seals and potentially intumescent heat strips. This will ensure that the fire is confined in the area of origin and escape routes are kept available for use. Remember, failing to protect escape routes by allowing fire-resisting doors to be tied or wedged open can be an offence under fire safety legislation. Various products are available which allow the doors to be held open but operate closing devices upon activation of the fire alarm. Fire doorsets must also be subject to inspection and service to ensure they adequately restrict the passage of heat and smoke.

Fire can also spread through the building through rooms or compartments and also through areas like combustible cladding.

Systems of appropriate fire stopping may be required through breaches in walls such as ducting, cable runs and the like. Proprietary systems installed by competent 3rd party accredited companies is a must.

External Wall Insulation systems may often require cavity barriers to prevent fire travelling. Walls should be inspected to confirm such systems are present and also installed correctly, again via competent 3rd party accredited fire specialists.

In addition to fire doors, building compartments may also require additional protection where breaches are identified such as through pipe, ducting and cable run through walls and ceilings.

In addition, in areas of external wall insulation systems, appropriate fire stopping such as cavity barriers and non combustible fire breaks may be an essential part of system approval, so should be inspected to confirm systems are present and will operate as expected.

In both cases, proprietary fire stopping solutions should be installed by competent 3rd party accredited fire specialists.



Good housekeeping

This is the term used for maintaining a workplace in a tidy, uncluttered and safe condition. Observing good housekeeping includes the prompt removal of combustible waste and packing materials from the premises. It also involves ensuring that escape routes are available and free of obstruction and that electrical fixtures and fittings are properly maintained.



Useful contacts

AXA Insurance UK plc

A wide range of help and advice is available via axa.co.uk or email via riskmanagement@axa-insurance.co.uk. This includes:

- Detailed guides to identifying, assessing and managing workplace risk
- Advice on where to go for help with risk management
- Small business news and views.

Your broker / intermediary

You should ask your broker or intermediary about any services they can offer or obtain on your behalf.

Fire & Rescue Service

Your local service can be found in your telephone directory and can offer advice and guidance on fire prevention. Your Fire & Rescue Service could ask to see your Fire Risk Assessment at any time.

Health & Safety Executive

Consult your phone directory for the telephone number of your local HSE office.

 www.hse.gov.uk

Fire Protection Association

The FPA is the UK's national fire safety organisation.

 The Fire Protection Association
London Road
Moreton-In-Marsh
Gloucestershire GL56 0RH

 www.thefpa.co.uk

 fpa@the-fpa.co.uk

 01608 812500

Robust Business Continuity Planning

 <https://robust.riscauthority.co.uk>

Business Continuity Institute

 10 Southview Park
Marsack Street
Caversham RG4 5AF

 www.thebci.org

 bci@thebci.org

 0870 603 8783

Federation of Small Businesses

 Sir Frank Whittle Way
Blackpool Business Park
Blackpool FY4 2FE

 www.fsb.org.uk

 ho@fsb.org.uk

British Approvals for Fire Equipment (BAFE)

 The Fire Service College
London Road
Moreton-in-Marsh
Gloucestershire GL56 0RH

 www.bafe.org.uk

 info@bafef.org.uk

 01608 653 350

British Automatic Fire Sprinkler Association

 Richmond House
Broad Street
Ely
Cambs CB7 4AH

 www.bafsa.org.uk

 info@bafsa.org.uk

 01535 659187

Association for Specialist Fire Protection

 Kingsley House
Ganders Business Park
Kingsley
Bordon
Hampshire GU35 9LU

 www.asfp.org.uk

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 01420 471612W0



AXA Insurance

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