



## WHAT DESTROYS, SPREADS, COSTS AND KILLS? FIRE

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Fire safety is not just a 'nice-to-have' it is legislation and can mean the difference between life and death.

### **Some interesting facts:**

- 82% of businesses that suffer a major fire don't recover
- In 2004 the costs as a consequence of fire, including property damage, human casualties and lost business, were estimated at £2.5 billion
- In 2004 there were over 33,400 fires in non domestic buildings in England and Wales
- In 2004 fires in non-domestic buildings in England and Wales killed 38 people and injured over 1,300

Understanding the complexities of the new fire safety legislation – Regulatory Reform (Fire Safety) Order (RRO) – can be daunting for small businesses, offices and other commercial premises.

At a meeting of local businesses, 36 out of 37 owners present were unaware of the new regulations! The RRO now makes it *your* responsibility to ensure the safety of everyone who uses your premises and those in the immediate vicinity. And if you have five or more employees you are required to have a *written* Fire Safety Risk Assessment!

Would your business survive a major fire? The staggering statistic is that 82% won't. The average cost of fire in a commercial building in 2003 was £58,100. This included the economic cost of injuries and fatalities. But many small businesses do not have the facilities, time or knowledge to apply the new laws to sufficiently cover themselves.

All fire certificates dated prior to October 2006 are now obsolete. However, by law, you are required to have a written Fire Safety Risk Assessment. If you don't you will not only be liable to prosecution, but in the event of a fire your company insurance may be null and void.

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