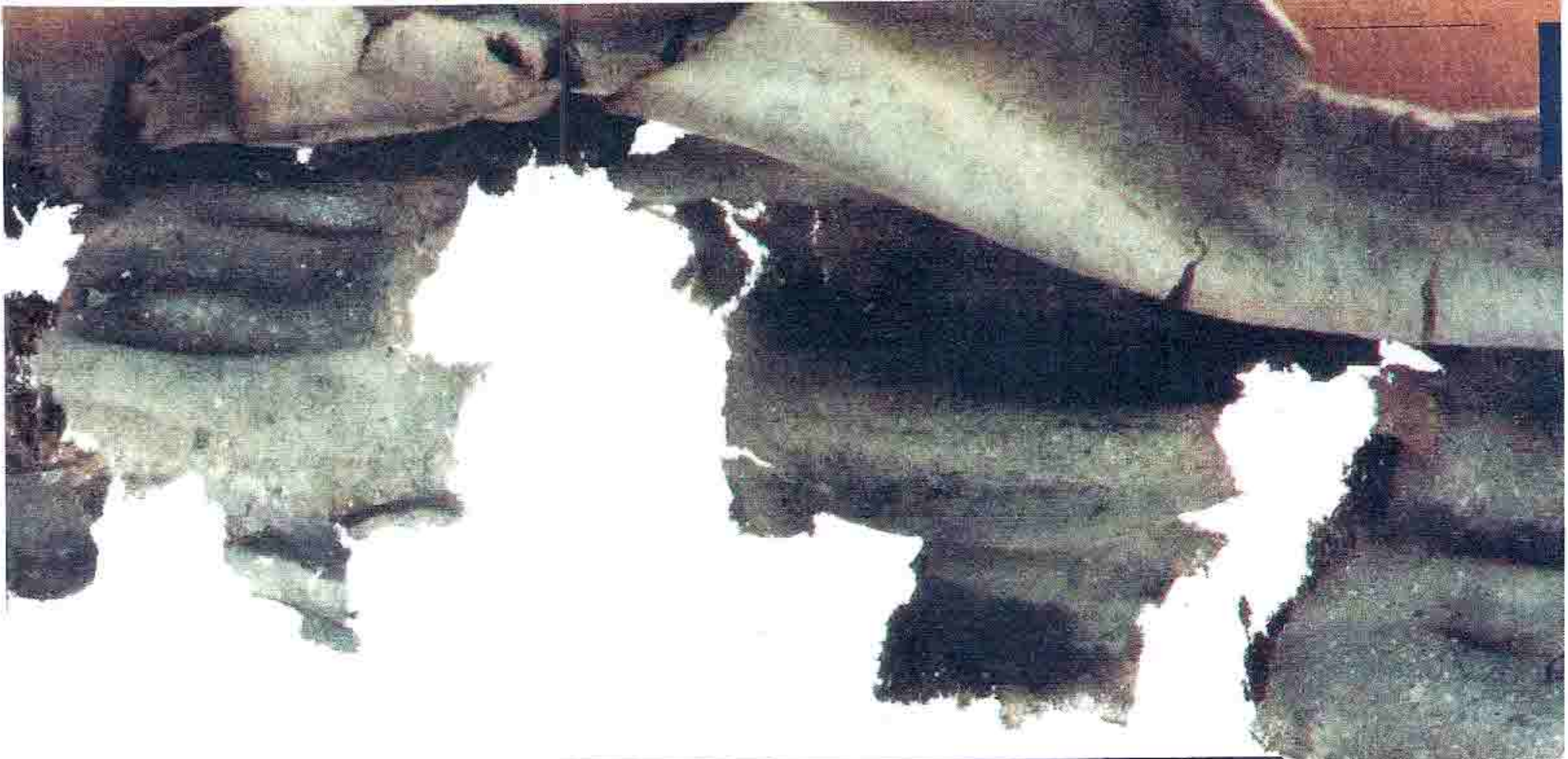




RISKY BUSINESS

Fire is not an issue to be taken lightly, but many operators still tread a fine line between risk and safety. *Tom Vaughan* explains operators' obligations and speaks to those who have had to deal with disaster



If you get annoyed picking up parking fines – at how arrogant it was to ignore the warnings to save a bob or two – then imagine how the director of Chumleigh Lodge hotel in Finchley feels at present. Last month, he received a record £210,000 fine for failing to comply with fire regulations. And just like taking a moment to pop a couple of quid in a parking meter, it was a fine that could easily have been avoided with a bit of prior diligence.

The Regulatory Reform (Fire Safety) Order 2005 made fire risk assessments the responsibility of the business owner and this record fine is proof that the hospitality industry has yet to give this change of law the respect it deserves, at least according to some.

“Some hotels and restaurants still have a ‘it’s never going to happen to us’ attitude,” says Janet Cox, client services manager at environmental health consultancy Perry Scott Nash. “We’re starting to see prosecutions now and that will only carry on, because the ultimate risk is someone could well lose their life because of that attitude.”

BEST PRACTICE FIRE SUPPRESSION

Steve Evans Snr, Amerex Fire International chairman and British Fire Consortium council member

What must operators consider when specifying a fire suppression system?

Any system installed should be approved by an independent third party, like British Standards or the Loss Prevention Certification Board (LPCB), and tested to an internationally recognised standard. The key is to use an independent third party, not people making claims they can't back up.

Ensure that the person who installs the system is competent. The Fire Safety

Order requires operators to employ competent people. There is no defence in law employing an incompetent “competent person”.

What affect would this have on insurance in the event of a claim?

If insurers find that a system has not been installed by a competent person they may have a case to say you don't have an appropriate fire suppression system.

How should operators look after their fire suppression equipment?

Many people have a system installed and don't have it maintained. Kitchens in

particular are high risk areas with all the grease and fat present, so systems must be installed by competent people and correctly maintained.

Things change, for example, a chef might come in and change appliances around. This kind of thing can compromise protection.

Do hospitality employees need specific training?

Installers should tell the users what checks to do on a routine basis. The cylinders of our kitchen systems have gauges so that you only have to glance at them to check all is well. A simple weekly check and more stringent monthly check should suffice.



While the Regulatory Reform Order made owners responsible for fire risk assessments, Cox advises that nothing above a simply laid out restaurant should be attempted for a first assessment.

"In a complex environment such as a hotel, owners should be looking for someone with the right competencies to come in," she says.

The formula for getting a good fire risk assessment in place really isn't that complicated or onerous, but some come unstuck from the very start in an attempt to save a few pounds.

"There are plenty of cowboys out there who are jumping on the bandwagon saying they can do fire risk assessments," says ex-fireman Brian Strickland, managing director of Fire Risk Management Solutions.

"Sometimes I see these assessments that have cost hundreds of pounds and I want to cry because it is a worthless piece of paper and doesn't give the management the information they need to improve or maintain their fire safety standards."

If a business is going to outsource the fire risk management, it needs to make sure whoever does it is accredited by the Fire Protection Agency (FPA), Institute of Fire Engineers (IFE) or the National Examination Board in Occupational Safety and Health (NEBOSH). The benefit of having an initial, thorough assessment by an accredited company is that it can be hard critiquing your own business.

"Assessment should report not just on what you are doing, but what you could be doing better. Sometimes when businesses self-assess they forget the latter," says Nick Maddox, risk manager at Gaumler Insurance and Risk Management.

The areas that such companies will be able to advise on are those that self-assessments will overlook, such as the positioning of fire

"I see these assessments that have cost hundreds of pounds and I want to cry because it is a worthless piece of paper and doesn't give the management the information they need"
Brian Strickland

doors and how they limit the way a fire might spread. If you have any doubts and want to make sure that the assessment is up to scratch, invite an officer from the local fire authority to inspect the property and the assessment, which they will often take time to do, free of charge, says Strickland.

With a full assessment in place, it is then a case of keeping it refreshed. "The Regulatory Reform Order says that assessments must be reviewed on a regular basis as a result of any major change, or any increase or decrease in staff numbers or after any fire or near miss," says Strickland. In which case, barring any major refurbishments or fires, it is only with staff turnover that the assessment needs to be refreshed.

The most efficient way of doing this, says

was possible, plus meeting them personally, we won them round. We also spoke to the press every couple of days to make sure they had all the facts right as they reported them, so no one was misinformed.

How did insurance react?
The insurance covered costs and expenses, but you can't claim back the goodwill you might have lost.

What did you learn?
The diligence that was in place with the hotel's fire risk assessment meant that the whole evacuation was textbook. The team was faultless.

Any positives?
I learnt that if you are organised and planned you can tackle any crisis.

Maddox, is to train someone up internally to carry out this refresher. And, adds Cox, it needn't be an expensive endeavour.

"You don't need a great deal of technical knowledge to give fire risk training. There are companies out there who realise that money is tight and can come in and give toolbox talks that allow one person to pick up the knowledge necessary to train colleagues themselves," she says.

At the very minimum, Strickland recommends having some literature available for new employees. "Hospitality businesses tend to have a lot of students working over the holiday period. What I strongly suggest is that these businesses buy a staff fire training booklet, which they hand out to staff on induction, who borrow for a week then sign to say they have read."

"That way the staff have the training, the management team show responsibility and should anything happen no one will turn around and say 'I didn't know any better'."

It is, after all, with the staff that essentials of fire risk management lie, says Cox. "Employees are the ones who will be on the floor managing guests if there is a fire and the place needs to be evacuated. If they don't know what is going on you are lost. On a day-to-day basis, they need to be able to spot something that is a potential risk long before it becomes a real danger."

Other vital considerations are those which could invalidate your insurance were a fire to take place. The most important, says Maddox, is to have fitted electrics checked every five years, and to regularly clean grease ventilation ductwork (see panel).

"It happened recently to a public house in Woking after a fire, that the insurers turned around and said they weren't paying out as it hadn't had its ductwork cleaned for two years," he says.

Everyone likes to think the worst won't happen – that fire won't destroy their livelihood. But to some people it does. Then to think on top of that, you could be slapped with a fine going into the hundreds of thousands, when all it needed was some forethought to avoid the whole terrible situation.

"It's about recognising that it does happen, and it could well happen to you," says

Cox.

SMOKE DAMAGE MEANT CLOSURE FOR SIX WEEKS

Malmaison Oxford, 2008: Stephen Woodhouse, former general manager

What happened?
A jolt of electricity in the visitor centre caused a capacitor in the fuse box to explode, starting the fire. Because the room was part of a thick-walled former prison, the fire was contained but black smoke poured out. With a lack of electricity and the smoke, the hotel had to close for six weeks.

How did you keep the business going?
It was a manic six weeks. The hotel organised a Portakabin to use as a base, from where staff phoned every guest who had booked in over the period and found them alternative accommodation. Only two guests took issue, but by booking them rooms elsewhere and turning them into Malmaison rooms as much as

WORKING HARD TO RESTORE AWARENESS

The Swan Inn, Milton Keynes, 2011:
Steven Wilkins, co-owner

How did the fire start?

The official reason has not been released following a forensic investigation, but events suggest sparks from the chimney set the thatch alight.

How long did it put the pub out of action for?

We were completely shut for two weeks after 8 December 2011 but managed to reopen the dining area and part of the pub following a fantastic effort by contractors, our landlord and helpers and were open for Christmas Day.

How did insurance react?

They did a thorough forensic investigation and we are still awaiting acceptance of liability. They have been professional but not necessarily supportive – their objective is to mitigate their own potential losses.

How did you keep the business going?

We were fully closed for two weeks but since then have worked hard to restore awareness that we are part open through events, PR and local media. As it is one of the landmark pubs in Milton Keynes, there was huge coverage of the fire on radio, TV, print and so on.

What did you learn?

Check the small print in your policy – the insurance company's loss adjuster will go through the policy line by line to ensure you are fully compliant. And you are just a phone call away from potential disaster.

Any positives?

With a positive approach and a "can-do" attitude, the combined efforts of a willing team really can achieve the impossible. We have completely overhauled all our policies to ensure they are current and fit for purpose, and I have become a one-man zealot to all my contemporaries to check their respective policies. It can and might happen to you!

THE RESTAURANT WAS UP IN FLAMES



Artichoke restaurant,
Amersham, 2008:
Laurie Gear, chef-patron

What happened?

A fire started next door and quickly moved to our property in the early hours. My wife and I were called by our alarm system and arrived to see the restaurant in flames.

How did insurance react?

Luckily my wife is very good with facts and figures and we had very good cover. However, it still cost us a lot of our own money. You are covered for the immediate damage of the fire but not for wear and tear, which was a lot for a building as old as ours. So if a beam is charred the insurance will pay for that, but if on taking it out you find the lugs are rotten, then that has to be replaced at your own expense. Every time we lifted a floorboard there seemed to be more costs.

What did you learn?

The importance of appointing your own loss adjuster. The one the insurance company appoints is obviously keen to save as much money as possible. Also, because it was during the recession, the insurers are entitled to apply a deficit on your profit. But we proved that, as a rising Michelin star and highest new entry in the Good Food Guide, we would have been busy.

How did you build the business back up?

We managed to save the customer database, so we kept our clientele up-to-date throughout the 18 months we were closed by sending them news on the rebuild, new menus and so on. I also did cookery demonstrations and made sure I was visible.

Any positives?

It gave me a chance to reassess things. Having worked in the thick of it in the restaurant for six years, it gave me the chance to do things like a stage at Noma in Copenhagen and to work out where I wanted to take Artichoke.

GREASE-EXTRACT DUCTWORK A POTENTIAL POWDERKEG



Richard Norman, managing
director, Indepth Hygiene

What makes grease-extract ductwork such a potential fire risk?

Put in simple terms, you've got a system that runs through the heart of the building, from extract to atmosphere. If there is a grease deposit in that which ignites because of a fire in the kitchen, you can imagine how quickly it would spread and the repercussions thereof.

Do hospitality businesses take this risk seriously enough?

Historically, many didn't bother cleaning their ductwork at all. Some have now started doing it

partially and some are now doing the whole thing. I think clients are waking up to the potential risks. Although, sadly, the view in the industry is that it might only be when there is a fire and fatality that the issue is addressed properly.

How often should ductwork be cleaned?

Industry guidelines say they need to be cleaned in their entirety every six months, and annually at an absolute minimum.

Do the risks stretch beyond a potential fire?

Words of insurers are now mirroring those guidelines, so failure to clean ductwork could invalidate your insurance in the event of a fire.

How much does it cost to clean ductwork?

For a restaurant on the top floor, where the ductwork goes straight out to the roof, it can be as little as £300.