

Protecting property

Sprinkler systems significantly reduce damage caused by fire. However, as they are expensive to install, and with current building regulations stipulating that only warehouses larger than 20,000sqm require them, many businesses rely only on the local Fire & Rescue Services for protection. This manufacturing company was no exception.

Approach

As part of QBE's property insurance survey, our Risk Manager discovered critical production equipment containing large quantities of lubricant in a basement pit. With hot-moving mechanical equipment itself an ignition source, it posed a significant threat to the business. However, as the fire was unlikely to spread beyond this section of the building, the main risk was to business-critical machinery. Suggesting spot sprinklers rather than an entire sprinkler system installation as a viable solution, this would:

- Immediately control a machinery fire so minimising damage ensuring quick and easy repair,
- With only 2-3 sprinkler heads installed connected to the domestic water supply, the solution is quick and cheap to install. In fact, a plumber can be used for the installation.
- Critical machinery is now protected 24/7, 365 days of the year.



Outcome

Recognising this fire hazard, the company appreciated our consideration of cost and business disruption when putting forward a solution. They are now protected permanently by a robust and cost-effective fire fighting measure, which requires limited on-going maintenance.

Further information

If you would like any further information or advice on our Risk Solutions Service please contact the team on rm@uk.qbe.com
For more information on QBE visit: www.QBEurope.com/rm