

Protecting property

Companies expect to trust their insurer's advice. When this retail client extended their sprinkler water capacity, they trusted that the costly job would be done right. In fact, the system that was installed was poorly designed. Creating an above-ground and below-ground water supply, the problem arose when the above-ground supply emptied, trapping air in the system and compromising the below-ground tank. The result? Should a fire break out, there would be insufficient water supply duration for the site's sprinklers.

Approach

Firstly, it was essential to educate the client on the substantial risk to the business, despite them having taken previous advice on the system prior to its installation. Then we put forward alternative solutions, all focused on maximising the equipment they had already in place, which were discussed and reviewed thoroughly. Meanwhile, the client engaged in lengthy discussions with the sprinkler contractor on where the costs of these essential new system improvements should lie.

Further information

Outcome

After careful analysis, work has recently been successfully completed on this site. With water supply duration vastly improved, and the site's fire risk decreased, this client's relationship with QBE, their new insurer, is one of trust.

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

