

RAPID RISK MANAGEMENT REPORT

THATCHED PROPERTY - COMMERCIAL

Report Prepared for:	Ye Risky Auld Thatch
Property Address:	2 Bridport Road, Poundbury, Dorchester, Dorset
Postcode:	DT1 3QQ
Contact Name & Title:	David Johnson
Email Address:	d.johnson@rsg.co.uk
Date of Assessment:	02/07/2024
Rapid Reference Number:	RAPI-24125-3EF1-9090
Policy Number:	POL 88776321
Business Description:	Public House & Restaurant
Insurer:	Insure No.1
Underwriter:	Paul Underwriting
Broker Company:	Brokering UK
Broker Name:	James Broker
Broker Email Address:	JB@brokinguk.co.uk

Thatched properties, while charming and historically significant, come with specific risks and challenges that owners need to consider.

We take a different approach to risk management, providing it as an added value service to our business insurance customers. This is founded on our belief that, when it comes to losses, prevention is infinitely better than a cure.

Some of the risks identified you may have already mitigated, and in some cases some of these may not be applicable to your business.

SUMMARY OF BUSINESS ACTIVITIES

Comments: Ye Auld Risky Thatch is a 19th century thatched pub, situated at the centre of the attractive village of Poundbury. The pub was renovated in 2005 but it has retained its low beams. It offers pub food and drink all day and has a small beer garden to the rear of the property.

BUILDING & CONSTRUCTION STATS

Property Type:	Detached
Year of Build:	1854
Listing Category (if listed):	Grade 2
Predominant Thatch Material on Roof:	Norfolk Reed
Number of Floors (excluding basement):	2
Basement:	YES
Usage – Commercial / Residential:	Commercial

Additional Comments The basement is used as the pubs cellar and stores the beer barrels and bottles.

TOP RISKS FOR THATCHED PROPERTIES

1. Thatch & Inspections

To ensure the longevity and integrity of a thatched roof, it is essential to conduct regular inspections by a professional thatcher. It is recommended to have your thatched roof inspected at least once a year.

Regular inspections help identify and address potential issues such as damaged or loose thatch, moss growth, and any signs of wear and tear.

Key points for discussion:

1. When was the thatch last inspected by a professional thatcher? <i>(If unknown, move to Q3)</i>	October 2023
1.1 If less than 2 years ago, following any inspection, have all recommended remedial work been completed?	YES
2. When was the roof last re-thatched?	Between 5 & 10 years ago
3. When was the thatch ridge last renewed?	Between 5 & 10 years ago

Additional Comments The thatch roof, including ridge, was renewed 8 years ago

2. Heating

Heating a thatched property poses several risks due to the highly flammable nature of thatch and the unique structural characteristics of these buildings.

Key points for discussion:

1. How is the property heated?	Gas Central Heating Open Fires
Central Heating (Oil or Gas) Open Fires Wood Burning / Multi Fuel Stoves Storage Heaters Other	
If answer to Q1 is Wood Burning / Multi Fuel Stove	
1.1 Is the multi-fuel appliance suitably lined?	N/A
1.2 Has it been approved by a HETAS registered engineer?	N/A
If answer to Q1 is Open Fires or Wood Burning / Multi Fuel Stove	
2. Do you use dry unseasoned wood? <i>The sap in unseasoned wood is the main cause of tar deposits within a chimney or liner.</i>	Yes

Additional Comments There are two open fires within the bar area of the property.

3. Chimneys

Chimneys in thatched properties present several unique risks due to the combustible nature of thatch and the structural characteristics of these buildings. The primary risks associated with chimneys in thatched properties include chimney fires, heat transfer, blockages & obstructions.

Key points for discussion:

1. Are the chimney(s) ever used?	YES
If yes to Q1 -	
2. When were the chimney(s) last swept?	Less than 12 months ago
3. Are spark arrestors fitted to the chimney(s)?	YES
4. Are the chimneys lined?	YES
If yes to Q4 -	
4.1 How are the chimneys lined?	Single Skinned
4.2 When was the chimney lining last inspected?	2 years ago
5. Is a chimney heat detection alarm system installed?	YES
If yes to Q5 -	
5.1 Which heat detection alarm system is installed?	Thatch Alert

Additional Comments

There are two open fireplaces within the bar area. It has been recommended that Spark Arrestors within both chimneys are removed – see risk improvement report.

4. Thatched Roof Fire Protection

Adequate fire protection in thatched roof properties offers several significant benefits, including enhanced safety, property preservation, and potential cost savings.

Key points for discussion:

Fire Retardant Spray

1. Has the thatched roof been treated with a fire-retardant spray? YES

If No move to Q2 -

1.1 Which fire-retardant spray was used? RiskSTOP Thatch Spray

1.2 When was the fire-retardant spray last applied? Unknown

Thatched Roof Fire Barrier

2. Is your thatch roof protected with a fire barrier fitted beneath the Thatch e.g. Thatch Firewall? YES

Additional Comments

A high level of fire protection is in place

5. Fire Extinguishing Appliances

The installation of fire extinguishing appliances is of paramount importance for fire prevention, compliance with regulations, protection of assets, occupant safety, business continuity, insurance requirements, and peace of mind.

Proper installation, maintenance, and regular inspections of fire extinguishing appliances are essential for ensuring the safety and well-being of all occupants and protecting the property and its assets from fire incidents.

Key points for discussion:

1. Are suitable fire extinguishers present in the property? YES

If yes to Q1 -

2. Are all the fire extinguishers serviced in accordance with the manufacturer's instructions? YES

Additional Comments

There are 4 fire extinguishers on each floor

6. Electrical Installation Testing

Electrical fires remain one of the leading causes of fire often resulting in large property losses.

Electrical installation testing is a safety procedure used to check the safety and reliability of electrical installations. It involves the testing and inspection of electrical systems, including wiring, cables, and electrical equipment, to ensure that they are working correctly and safely.

Periodic inspection and testing of the fixed electrical installation must be carried out in accordance with BS 7671: Requirements for Electrical Installations (Institution of Engineering and Technology (IET) Wiring Regulations 18th Edition). The testing process involves checking for any defects or faults in the electrical installation that could pose a risk of fire or electric shock.

Electrical installation testing is important to identify and rectify any issues with the electrical installation before they can cause harm or damage. It helps to ensure that the electrical system is safe and complies with the relevant safety regulations and standards. Regular testing is necessary to maintain the safety of the electrical installation over time.

Key points for discussion:

1. Have you had your fixed wiring inspected?	YES
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If yes to Q1

2. When was it last inspected?	April 2022
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3. Do you have a copy of the certification provided by the electrical contractor and can you provide a copy?	YES
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4. Was the system given a satisfactory rating?	YES
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If no to Q4

5. If unsatisfactory, have the remedial works been undertaken to rectify any C1, C2 or FIs raised by the contractor?	YES
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Additional Comments	A satisfactory electrical certificate has been provided
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7. Fire Safety Systems

The implementation of comprehensive fire safety systems in thatched properties is crucial for safeguarding lives, preserving property, and minimizing financial and environmental impacts. The unique vulnerabilities of thatched roofs to fire make it essential to adopt robust fire safety measures, ensuring peace of mind for property owners and enhancing the overall safety and value of the property.

Key points for discussion:

<p>1. Does the property incorporate any of the following safety systems?</p> <ul style="list-style-type: none"> ○ Mains Operated Smoke Detectors ○ Battery Operated Smoke Detectors ○ Audible Only Fire Alarm ○ Automatic Fire Brigade Response Fire Alarm 	Automatic Fire Brigade Response Fire Alarm
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Additional Comments N/A

8. Hot Work Permit / Control of Contractors

Control of contractors is a safety procedure used to manage the risks associated with contractors working on a company's premises. The control of contractors ensures that contractors are aware of the safety rules and procedures in place and that they follow them while carrying out their work.

The control of contractors includes procedures such as ensuring that contractors have the necessary qualifications, training, and equipment to carry out the work safely. The contractor must also be provided with information about the hazards and risks associated with the work they are carrying out and the safety measures they need to take to mitigate those risks.

A hot work permit is a safety procedure used to control the risk of fire or explosion caused by activities such as welding, cutting, grinding, or any other process that generates heat or sparks. A hot work permit is typically required whenever these activities are carried out in a workplace, especially in areas where flammable or combustible materials are present.

To obtain a hot work permit, the person responsible for the work must complete a written application form and have it reviewed and approved by a designated safety officer. The permit specifies the location, nature, and duration of the work, as well as the safety measures that must be taken to prevent the risk of fire or explosion.

Key points for discussion:

1. Do you vet contractors for the following: <ul style="list-style-type: none"> o <i>qualifications, experience and or accreditation</i> o <i>adequate liability insurance</i> o <i>do you ask for risk assessments and method statements in advance of the works and does somebody review these?</i> 	YES
2. Do you operate a formal hot work permit?	YES
3. Does the hot work permit have suitable pre-work actions that need to be completed?	YES
4. Does the hot work permit include a minimum of a 60-minute continuous fire watch period?	YES

Additional Comments A hot work permit is always available on the premises

9. Smoking

It is important to ensure that smoking is prohibited throughout the workplace and all public areas in accordance with the Smoke-free (Premises and Enforcement) Regulations. Suitable no-smoking signs are to be provided in compliance with the Smoke-free (Signs) Regulations.

Where required, a designated safe area in the open in which smoking is allowed should be provided, well away from the building and areas of fire hazard such as refuse areas, flammable liquids storage and gas cylinder compounds.

If a smoking shelter is deemed necessary, this should comply with the specific design criteria as prescribed in the stated Regulations. In addition, any partial smoking enclosure should be of non-combustible construction, no materials of a combustible or flammable nature are to be located within 10m of the smoking area, suitable metal receptacles for discarded smoking materials provided and the area around the shelter kept clear of vegetation and windblown debris.

Key points for discussion:

1.	Is smoking allowed on site and if so, is it within a designated area?	YES
2.	Is suitable no smoking signage installed around the site if required.	YES
3.	Is the smoking area clear of combustible or flammable storage including gas stores, extraction ductwork and waste storage areas.	YES
4.	Is the smoking area inspected regularly?	YES
5.	Is a metal ashtray in place and regularly emptied?	YES
6.	Does the smoking area comply with the relevant guidance as stipulated within The Smoke-free (Premises and Enforcement) Regulations 2006 and similar regulations applying to Wales, Scotland and Northern Ireland.	YES

Additional Comments Smoking is only allowed in a designated area outside the building

10. Cooking Equipment Maintenance

The need for maintenance of cooking extraction systems arises from the potential risk of fire in the kitchen. Cooking extraction systems are designed to remove smoke, steam, and grease from the kitchen during cooking, but if they are not properly maintained, they can become clogged with grease and other debris, increasing the risk of fire.

Regular maintenance of cooking extraction systems is essential in order to ensure that they are functioning properly and effectively removing smoke, steam, and grease from the kitchen. This may include cleaning the filters, checking the fans and ducts for any damage or wear, and repairing or replacing any faulty components.

By properly maintaining cooking extraction systems, the risk of fire in the kitchen can be reduced, which can help to prevent injury or damage to property. It can also help to comply with health and safety regulations and standards.

Overall, the need for maintenance of cooking extraction systems is essential for ensuring the safety of individuals in the kitchen and preventing the risk of fire. It helps to ensure that the systems are functioning properly and reducing the risk of harm or damage.

Key points for discussion:

1.	Do you have a commercial cooking facility within the building?	YES
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If Yes:

2. How often is it used – how many hours per day?	9 hours
3. Does this include the provision of deep fat frying equipment?	YES
4. Is a ducted extract system fitted above the cooking range?	YES
5. Is a fire suppression system fitted within the extract duct canopy above all cooking equipment, including any deep fat fryers?	YES
6. How frequently is the extract ducting cleaned and is it cleaned its full length?	Monthly
7. Who undertakes this work for you?	Duct Clean Ltd
8. Is a report prepared with photographs before and after cleaning of the ductwork?	YES

Additional Comments The extract ducting is cleaning monthly, and its full length is cleaned every quarter

11. Fire Risk Assessment

Fire risk assessment is the process of evaluating a building or a premises to identify potential fire hazards, assess the risk of those hazards causing harm, and take necessary measures to minimize or eliminate the risk of fire. The purpose of a fire risk assessment is to protect people, property, and the environment from the dangers of fire.

The assessment typically involves identifying potential sources of ignition, fuel, and oxygen, and evaluating the likelihood and consequences of a fire occurring. The assessment also considers the adequacy of existing fire safety measures, such as fire alarms, smoke detectors, and firefighting equipment, and makes recommendations for any additional measures that may be necessary to reduce the risk of fire.

Fire risk assessments are typically carried out by a competent person, who may be an employee of the organization or a specialist consultant. The assessment should be reviewed regularly, especially if there are any changes to the building or its use, to ensure that the fire risk is properly managed over time.

Key points for discussion:

1. Has a competent person undertaken a formal / written fire risk assessment?	YES
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If Yes:

2. When was the assessment last reviewed and is it reviewed at least annually?	Oct 2023
3. If there are actions arising, have they been completed or are they scheduled for completion?	YES

Additional Comments Competent Person is Mr Brown – bar manager

EMERGING & CHALLENGING RISKS *Horizon-scanning of current macro and micro-environments highlight these risks as becoming increasingly prominent.*

1. Cyber Incidents (Cyber Crime, IT Failure), Data Breaches

According to the UK Cyber Security Breaches Survey 2024, 50% of businesses were subjected to some form of cyber-attack in the past 12 months. The report highlights only 'known' incidents, and the percentage is widely regarded as being understated.

These are not one-off incidents. Of the organisations reporting attacks, almost one-third said they occurred at least once a week. The most common incident was 'phishing', experienced by 84% of those surveyed; 35% reported being impersonated online or by email, and 17% of businesses were affected by malware or other viruses.

The average cost of a cyber-attack is estimated to be £1,205. For medium and large businesses only, this rises to £10,830. However, less than half of businesses (41%) have taken action in the past 12 months to identify cyber security risks.

2. Business Interruption

The PwC's Global Crisis and Resilience Survey 2023 shows that as many as 96% of organisations have experienced disruption in the past two years.

The business continuity threat landscape is widening every year. As well as the pandemic, supply chain, cyberattacks, political conflict, economic issues, and natural disasters are disrupting businesses throughout the world. Climate change is already causing more frequent extreme weather events, leading to severe storms and floods.

According to the RISC Authority, every year, around 20% of UK businesses face an event that is unplanned, unwanted and has the potential to threaten the very existence of their organisation. Regretfully, many, particularly those without a business continuity plan, fail to survive.

3. Underinsurance

Underinsurance is a failure to arrange the correct level of insurance cover. In the event of a claim, a business will not recover the amount required to replace its buildings, stock, machinery, plant and so on, making it impossible in some cases to return to normal operations.

As many as 81% of buildings in the UK are underinsured, and on average, they are covered for just 63% of the amount they should be. When you consider the likely cost to rebuild your business property from scratch, this means it is highly likely you would need to find around one-third of the rebuild cost yourself in the event of a major fire or total loss.

Even smaller claims are affected by underinsurance because of something called the Average Clause in insurance policies. Many businesses are unaware of the risks they face.

Avoid property underinsurance today with RebuildCostASSESSMENT.com.

4. Solar Photovoltaic (Panels)

Solar photovoltaic (PV) system adoption is growing fast in the UK. Not just in the domestic market but also in the commercial, industrial, and public sectors. Installations range from small-scale in primary schools and office buildings to large-scale at Kings Cross Station in London and the Olympic Park. MCS reported that almost 190,000 were installed in 2023.

A common myth is that PV systems require little to no maintenance. But, like any electrical system, PV systems require regular maintenance to remain safe and efficient.

While the risks associated with solar PV panels are high, they can be mitigated with proper planning, installation, and maintenance. The rapid advancements in PV technology and adherence to changing standards are reducing those risks, making solar a viable and safer option for all sectors.

Using our own data and expertise, we can now assess solar panel risks without the need for a site visit. Find out more about Rapid Risk Management (RRM) here: <https://www.riskstop.co.uk/rapid-risk-management>

5. Lithium Batteries

Lithium batteries are used in many applications, such as consumer electronics, electric vehicles, and energy storage systems, and they have several associated risks.

According to a recent BBC report, the London Fire Brigade has stated that the fastest growing risk in the capital is [lithium battery powered] e-bikes and e-scooters. There was a 78% increase in e-bike fires in 2023 compared to the previous year, with 155 e-bike fires and 28 e-scooter fires.

Multiple lithium battery fires are reported every year, raising concerns around their use, storage and disposal. By understanding and addressing the risks, we can ensure the safe use and management of lithium batteries and maximise the benefits while minimising the hazards.

ACTION FOR UNDERWRITERS

Additional Comments A recommendation has been raised for the Spark Arrestors to be removed.

RISK IMPROVEMENT REPORT RAISED

YES

ADDITIONAL INFORMATION *if required*

Additional Comments N/A

Rapid Report completed by:	Lisa Beaton
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