



JCoP 10th Edition

Incorporating Amendment 1

High Rise Construction
Fire Safety

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Who are QBE

> **The North Queensland Insurance Company Limited was founded in Australia in 1886.**

> **QBE Insurance Group was formed in 1973.**



QBE provides insurance solutions to both intermediate and direct customers across our five geographic operations.



QBE Insurance Group is one of the world's top insurance and reinsurance companies with hundreds of specialist products and the ability to cover a wide spectrum of business risks.



QBE employs 11,700 employees, with operations in 28 countries, providing insurance to policyholders in more than 180 countries.



QBE is in the top 20 largest companies on the Australian Securities Exchange (ASX).

Underwriting structure

Protecting your business



Helping you manage risk

QBE Risk Solutions proposition



Support Solutions **Application Collaboration**



Like you, we understand that good risk management practices support positive business results.

QBE has considerable experience of supporting global organisations in meeting their risk management objectives. We work with key stakeholders at our clients to align what they and us are looking to achieve. We're not prescriptive in our approach, seeking instead to find long-term and sustainable solutions that reduce risk and enhance business performance.

Our market-leading Risk Solutions team give you access to

- > In-depth sector-specific and product-specific risk management expertise
- > Advice on implementing best practice strategies, systems, structures and training
- > Research, review, benchmarking and strength and weakness analysis
- > A dedicated account team delivering a bespoke global risk management proposition
- > Our extensive network of risk specialists and specialist providers
- > Extensive access to thought leadership and informational resources.

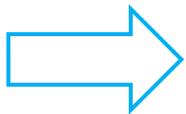
What is the Joint Code of Practice?

Fire Prevention on Construction Sites – *The Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation*

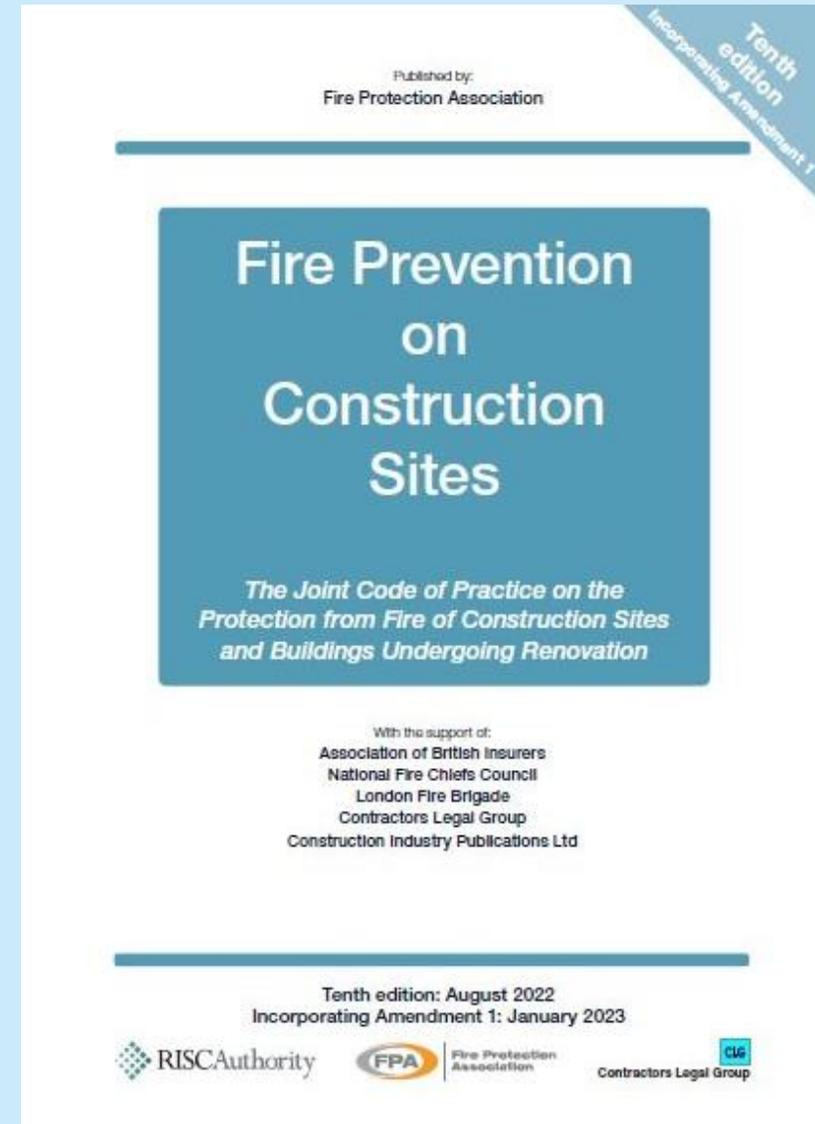
First issued 1992 (10.1 edition January 2023)

Produced in association with:

- The Fire Protection Association / RISC Authority
- The Association of British Insurers
- London Fire Brigade
- Contractors Legal Group (including Build UK, NFB, SBF, NASC)
- Several endorsements including CECA, CIREG, ICE, RIBA and RICS)



Established following major fire losses/trends & referenced on insurance policies



What is the Joint Code of Practice?

Introduced in 1992, following a major fire loss in London in 1991 – during the construction of the London Underwriting Centre!



Application of the Joint Code of Practice

The Code applies to activities carried out prior to and during the procurement, construction and design process – but not the operational aspects of the completed structure other than future defined construction works.

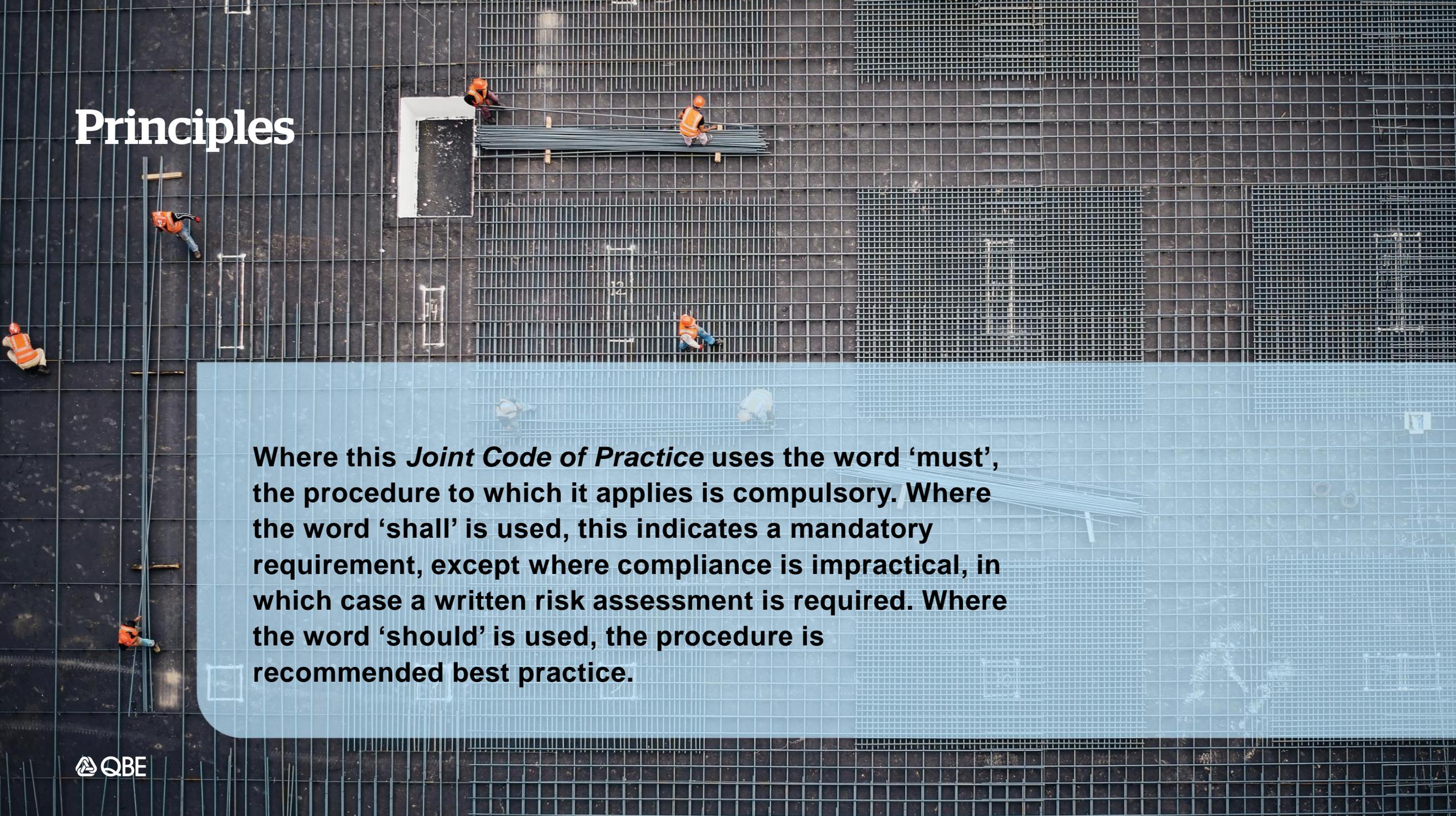
The scope of this Code applies to projects with an original contract value of £2.5m or above, and applies equally to smaller value contracts where these are part of a large project. A large project is one with a value of £20m and above. Thresholds may be reduced if a high fire risk. As JCoP represents best practice then should really apply principles to all projects.

If compliance with this Code forms part of the insurance contract, non-compliance with this Code could possibly result in insurance ceasing to be available or being withdrawn, resulting in a possible breach of a construction contract which requires the provision of such insurance.

For example, JCT Design & Build 2016 form of contract which specifies compliance.



Principles



Where this *Joint Code of Practice* uses the word ‘must’, the procedure to which it applies is compulsory. Where the word ‘shall’ is used, this indicates a mandatory requirement, except where compliance is impractical, in which case a written risk assessment is required. Where the word ‘should’ is used, the procedure is recommended best practice.

Construction Industry Experience

Insurers' Loss Experience

The 'Big 3':

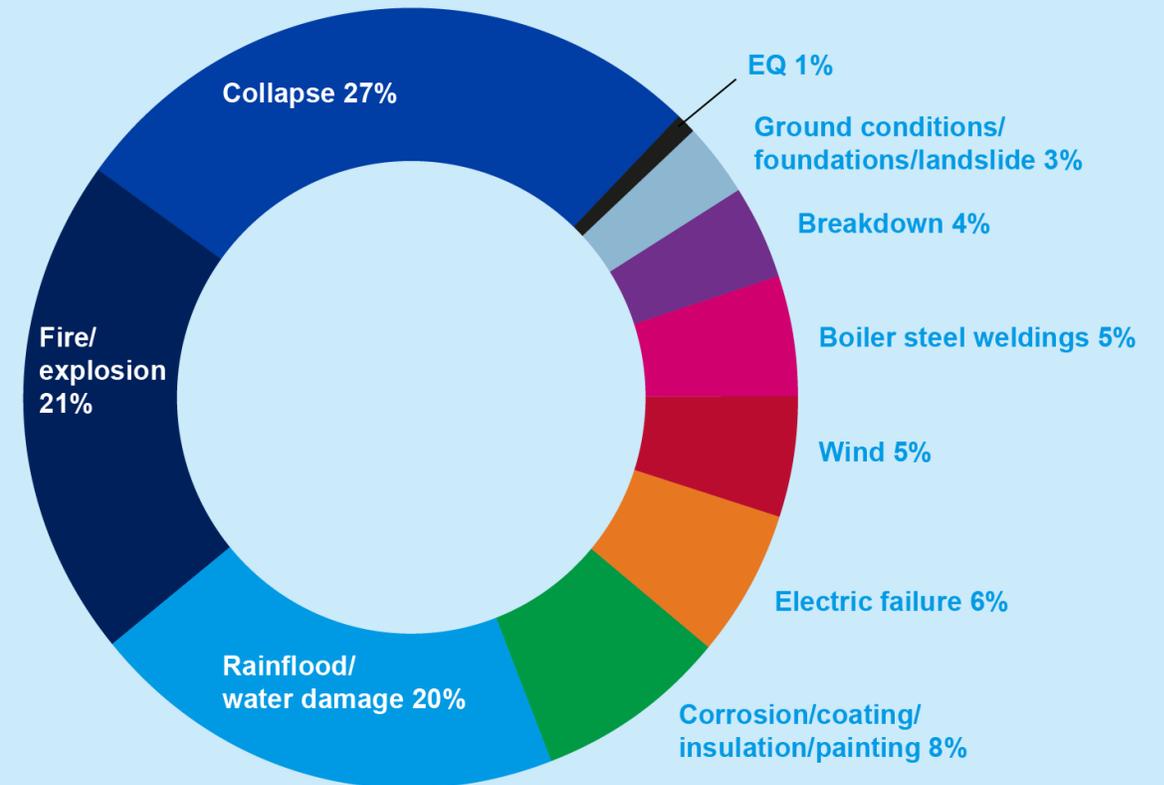
Collapse - permanent & temporary works, cranes

Fire – constructed assets, smoke damage, plant

Flood – inundation & contamination / escape of water

Resultant Severe Consequences

- Damage, disruption & delay
- Multiple fatalities & injuries
- Costs, fines & legal action
- Loss of reputation & business
- Senior management time.....etc



Breakdown of large loss CAR/EAR insurance claims by type over the period 1990 – 2018
(ref: IMIA Newsletter April 2020)

Note: EAR = Erection All Risks i.e. construction projects with a high M&E element

**Why has this Edition
caused so much fuss?**



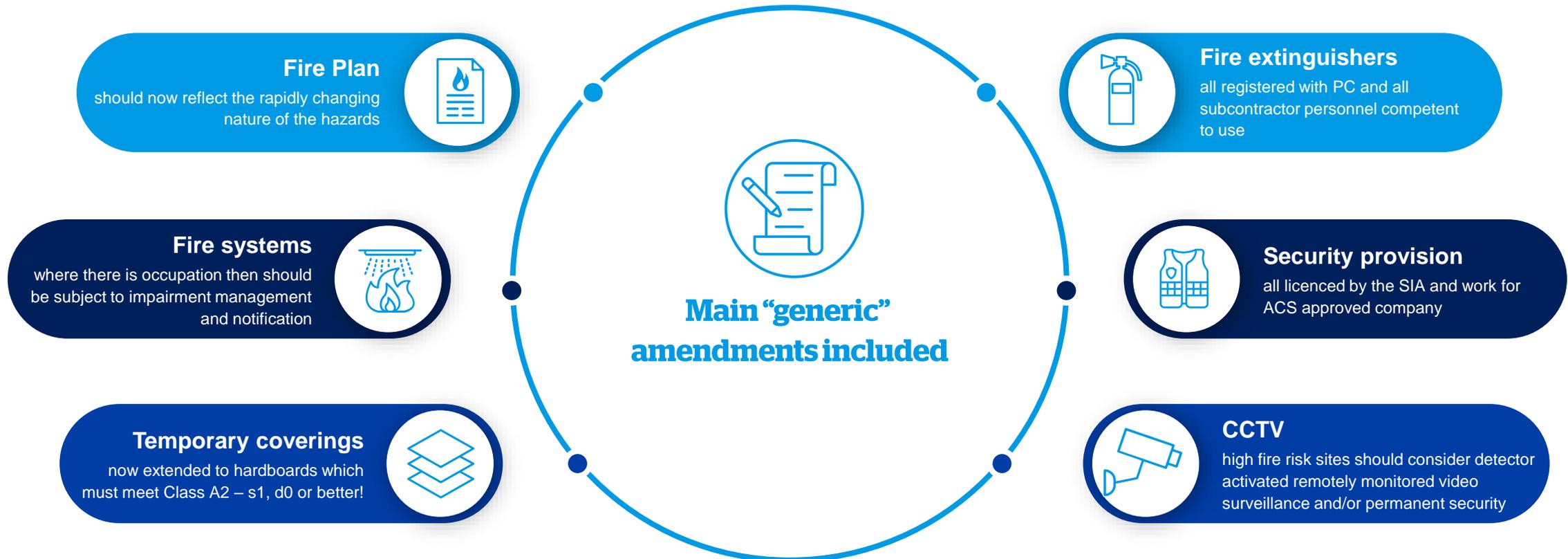
**Why has this Edition
really caused so much fuss?**



Main changes

assuming familiarity with 9th Edition!

There are circa 54 amendments between the 9th and 10.1 Editions



Main specific changes

assuming familiarity with 9th Edition!

Temporary Buildings (different to temporary accommodation)

- 9th Edition compliant acceptable until January 2025
- Minimum 6m separation from building under construction or
 - No story above 18m in height
 - 30 minute fire resistance
 - Any insulation A1 or A2-s1, d0

Temporary Accommodation – 30 minute fire resistance

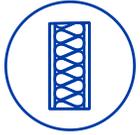
Deep Fat Fryers – use strictly prohibited

Hot Works

- Trained personnel
- Permits – no protracted permits and senior management monitoring
- Enhanced shielding and protective screens
- Fire Watch
 - **WAS** 30 minutes continuous plus 60 minutes periodic but **NOW** 60 minutes continuous plus 60 minutes periodic (or longer based on RA)
- Use of photographs and thermal imaging

Main changes

assuming familiarity with 9th Edition!



Combustible insulation materials – removal of materials during works e.g. daily and safe storage



Electric vehicles – storage of lithium ion vehicles prohibited. Charging stations 10m from any building and combustible storage



Roof systems – limit storage of combustible materials to immediate use



Main changes – High rise construction

High rise defined as:

“ A site where an assessment undertaken by a competent person identifies that the workforce is at risk due to the height of the building under construction and the associated complexity of the means of escape. The risks associated with the nature of construction and project progress should be considered alongside the likely response from the fire and rescue service in terms of timeliness and available appliances.”

Main changes - High rise construction

Horizontal compartmentation

- Where reasonably practicable, the building should be horizontally fire compartmented at least every 5 floors (was 10 floors)
- Earliest practicable opportunity
- Using 60 minute temporary fire stopping until permanent stopping installed
- All holes, shafts and openings to be closed off including service risers, lift shafts and stairwells.

Fire detection

- automatic fire detection implemented on a risk based approach
- Focus on high fire load areas
- Use of multi sensor detectors
- Operational until permanent installation commissioned and live

Firefighting

- All buildings 18m or above, provision of firefighting shaft with rising main and for 50m plus, wet riser with duplicate pumps
- Rising main facilitates to be provided as construction progresses and accessible

Thank you

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