


London Fire Brigade to stop attending for automatic fire alarms: Implications for insurers

29 July 2024  Molly Jeffs

The London Fire Brigade (LFB) has announced that it will stop attending most non-residential buildings where an automatic fire alarm is set off, unless a call is also received from a person.

Currently, LFB generally attends for automatic alarms, which alert them of potential fires without anyone needing to call them. However, it has been found that genuine fires trigger fewer than 1% of automatic alarms, with the LFB attending around 52,000 false alarms a year generated by automatic alarms. This is usually caused by faults, or steam or dust disrupting the detectors.

The change, which will apply from October between 7 am and 8.30pm, aims to save time and resources for the LFB and will affect buildings such as office blocks and industrial estates. Buildings such as hospitals, schools, prisons and care homes, etc. will be exempt from the change.

Implications for insurers

Most insurers will consider the proposer's fire safety precautions as a key underwriting factor, with automatic alarms historically being considered to be a material factor in reducing the fire risk. Insurers may want to consider whether this decision by the LFB will impact their underwriting assessment. For example, will there potentially be a delay in response times for those automatic alarms which are triggered by genuine fires?

Additionally, insurers may want to consider whether any changes are required to their policy wordings. Many wordings include specific conditions requiring the policyholder to have in operation an alarm system that includes automatic call outs in the event of detection. From October, many policyholders will no longer be in a position to comply with such conditions. Insurers and policyholders may want to consider alternative fire detection, prevention and safety measures to improve the safety of occupants and assets, and compensate for increased LFB response times. Fire risk strategies may need to be reassessed and updated, as well as additional staff training provided. Policy wordings may need to be updated to take account of any such alternative arrangements

This news comes shortly after the announcement by BT Redcare that it has decided to cease its operations on August 1st 2025. As alarm systems such as RedCare can be critical to some insurance covers, taken together with the latest development from LFB, insurers should carefully reconsider their underwriting and policy approach to fire protections.

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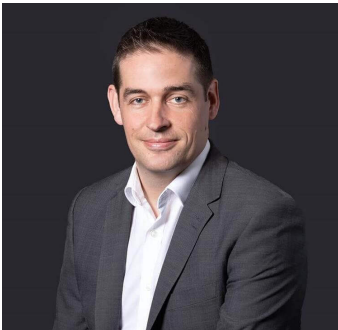
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