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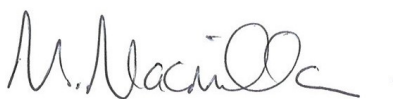
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**Senior Consultant**

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**Maureen Macmillan, Senior Consultant**  
**For and on behalf of Commercial Risk Solutions**  
**Aon**  
**Global Risk Consulting**  
28 November 2019

## Site Visit Details



<b>Group Name:</b>	Pendle Borough Council
<b>Subsidiary Name:</b>	Fleet Street Depot
<b>Site Address:</b>	Fleet Street Nelson
<b>Occupancy:</b>	Depot and garage
<b>Conferred with:</b>	Andrew Bean, Technical Officer Ryan Chappell, Liberata David Walker, Environmental Services Manager
<b>Prepared By:</b>	Maureen Macmillan, Senior Consultant
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## 1. Executive Summary

### Fire

The site comprises of two separate building ranges (main building and Parks building range). The two building ranges are detached by over 30m however vehicles are parked overnight between the buildings reducing any separation distance. There are plastic bins stored in parts of the yard and some are relatively close to the main building.

The main building incorporates the administration offices and the vehicle garage which is operated by Fleet Services (third party company). The Parks building range is used for storage predominately and now houses the council's disaster recovery room.

The buildings are a mix of construction materials but do all potentially incorporate combustible elements as we cannot verify insulation materials.

The fire loading in the yard does increase with storage of waste and plastic bins. One vehicle was lost to arson in the yard although site is fenced and there is a monitored CCTV camera system.

The fixed electrical wiring test was undertaken in 2017 and all actions were completed. Gas cylinders are on a trolley or within a cage in the yard.

Automatic fire detection is installed within all buildings and signalling is on a local basis only.

### Business Interruption

The council has a Business Continuity Management Strategy in place. It provides the framework within which Pendle Borough Council can comply with the business continuity requirements of the Civil Contingencies Act 2004.

### Perils

According to the Environment Agency Flood Map, there is a risk of flooding to the whole site from the reservoir. Risk of flooding from surface water would affect the main building. It is stated that there have been no issues in relation to flooding at this site.

There have been small roof leaks that have been addressed at the time. There are trees adjacent to the canal and the garage part of the main building.

Gutters are cleaned out on a reactive basis and it was noted that there is some foliage within the garage roof building which will be cleared out in the near future.

There has been egress onto site out of hours and an arson attack on a vehicle. The site is located within the town of Nelson with residential properties nearby.

## Security & Money

The site has palisade fencing around the perimeter with small sections having walls which have additional pieces of wire fencing and there are areas which also have razor wire above the fencing and above the wall areas.

An intruder alarm system covers the offices and the vehicle workshop. Signalling is local only. The intruder alarm system within the Parks building is not utilised.

There are electronic beams to detect movement around the site, however, following the recent intrusion it was identified that two are not operational. It is understood that there is no maintenance arrangement for the electronic beams and the system is being reviewed.

There are locking-up procedures and the three gates are closed and secured to the yard. This is undertaken by a nominated person who also sets the intruder alarm system.

There is a monitored CCTV system around the site which covers the main yard area with approximately eight cameras on site.

## 2. Loss Estimate Study

### Fire and Business Interruption Loss

Maximum Probable Loss	
<b>Property Loss Scenario</b>	<p>Taking a fire starting within the main building and garage range where there is some internal separation, although not to fire break standards. The range must be taken as one fire risk. We must assume elements of combustible construction as it cannot be clarified therefore a total loss in a fire situation must be anticipated.</p> <p>Signal of the fire detection system is local therefore a delay could ensue. There are vehicles stored between this building and the Parks building range. The Parks range also potentially incorporates some combustible construction elements.</p> <p>We must therefore assume a delay in detection but with attendance by the fire brigade once alerted, a fire should be prevented from spreading to both building ranges.</p> <p>Assume loss of main building and garage and some vehicles in the yard.</p>
<b>Percentage</b>	MPL estimated to be 60% loss of TSI.
<b>Business Interruption Scenario</b>	<p>In the event of the vehicle fleet being affected then some alternative vehicles could be available as they are mostly leased from Fleet Services.</p> <p>If the garage was lost then Fleet Services have alternative premises within Burnley and there are also other operations that could assist with the servicing of vehicles.</p> <p>Storage and staff facilities would need to be provided at alternative locations within the authority.</p>

Maximum Foreseeable Loss	
<b>Property Loss Scenario</b>	With a delay in detection and attendance by the fire brigade it is foreseeable that a fire could spread from the main building, to the vehicle yard and to the Parks building due to proximity.
<b>Percentage</b>	MPL estimated to be 100% loss of TSI.
<b>Business Interruption Scenario</b>	As above.



## Loss Estimate Definitions

### (Material Damage & Business Interruption)

Estimates of loss potential at each location are provided on the basis of the undernoted definitions and the occurrence of a fire and/or explosion as potentially the most damaging.

#### 1. Maximum Probable Loss

An estimate of the largest loss to be expected under normal circumstances, excluding a catastrophic condition, with all available means of protection functioning as intended.

#### 2. Maximum Foreseeable Loss

An estimate of the largest loss which may be expected under adverse circumstances, excluding a catastrophic condition, but with protection equipment not working and no response from private sources, with damage limited only by spacing of the structures, by a good blank fire wall or by lack of continuity of combustibles. The capabilities of the public fire department can be considered, keeping in mind delayed notification or response, adequacy of water supplies and accessibility.

**CATASTROPHIC CONDITIONS** which should be excluded from consideration in these loss estimate definitions:

- (a) Explosions resulting from massive releases of flammable vapours of gases, which might involve large areas of the plant.
- (b) Tank or vessel failures resulting in flammable liquid fires involving large areas of plant.
- (c) Pressure rupture of process equipment resulting in widespread missile damage.
- (d) Detonation of massive explosives.
- (e) Seismic disturbances.
- (f) Tidal waves or other natural phenomena.
- (g) Falling aircraft.
- (h) Terrorism

Where catastrophic risks exist, these should be defined and a separate loss estimate provided.

### 3. Fire (including Explosion)

#### Location and Exposures

The depot is located approximately half a mile from Nelson town centre. The Leeds Liverpool canal is located to the west of the site. To the north is the main substation for the town of Nelson and there is also a third-party property. Within the substation compound there is a large electrical pylon. There are roadways and a small number of residential properties within the surrounding area.

There is stated to be a river that runs beneath the site however this is not evident from above ground and there have been no issues reported.

There are three entrances into the site and the gates are closed out of hours of operation.

Access for firefighting purposes is good within the depot.

The area is quiet out of hours of operation.

#### Construction

The site comprises of two separate building ranges (main building range and Parks building range). The two building ranges are detached by over 30m however vehicles are parked overnight between the buildings reducing any separation distance.

The main building incorporates the administration offices and the vehicle garage which is operated by Fleet Services. This building forms one fire range with the garage and administration parts separated by a block work wall. The building is constructed on a metal frame and comprises of profile metal sheeting to the walls and roof incorporating an insulation material.

The Parks building range incorporates two buildings and they are constructed of single skinned profile metal sheeting to the walls and roof in one section (Big shed). The other building is constructed of brick and has a pitched roof with an internal lining. Part of the building is two-storey in height with the stairs and floor being timber. The older part of the Parks building range is constructed on a timber frame.

One building within the yard area was demolished however there is a cellar beneath it which is still there with restrictions in place to allow only cars to drive over this area of the site.

#### Occupancy

The depot is primarily used by the refuse service for the collection of re-cycled waste including co-mingled waste and card / paper waste. The depot is also utilised for the storage of new plastic bins and for the storage of old plastic bins.

There are also metal shipping containers used to store other items such as televisions, fridges and asbestos. A number of the items stored on site have been removed by the council following fly tipping within the area.

Waste is stored within bays which are constructed of wooden sleepers and is removed at regular intervals by Lancashire County Council to their processing plant who are the waste disposal authority.

There could be a small number of fridges that are stored outside the shipping container, but this is rare as they are removed from site on a weekly basis.

The Parks Department is also located here and have a small workshop and they also store the plant and machinery within the workshop building and yard area.

The big shed (high lofty building) forms part of the Parks building range and is used to store sandbags, rock salt and some equipment. There is also an animal carcass freezer within this building that is used to store any animals killed on the road.

Within the Parks building range there is an external store which has a wooden gate and it is used to store plastic bags contained in cardboard boxes on pallets and is accessible externally.

Part of the Parks building which was utilised as offices is now vacant and it is this area that is to be used for the council's disaster recovery room.

The vehicle workshop is operated by Fleet Services and Pendle Borough Council leases the vehicles from them and Fleet Services also undertakes the maintenance of the vehicle fleet within the garage on site.

Within the main administration building there are two rooms that are utilised for the storage of archive material and they both have fire detection units within. There is also a store room which is utilised for general personal protective equipment storage and there are flammable cabinets utilised to store a small number of aerosols and paint although most appears to be water-based.

Storage within the store rooms within the main building is on metal and timber shelving to a height of approximately three metres.

Employees on site total around 100 with hours of operation being from 7am until 5.30pm Monday to Friday with occasional working outside of these hours depending on operational requirements.

Vehicles stored on site include the refuge vehicles, 3 ½ tonne tippers and the small street sweepers in addition to a small number of vans.

The plastic bins are stored externally in three separate locations currently on site and they are to a height of the bin which is around 1m.

## Special Hazards

There is an external cage that is utilised for the storage of gas cylinders which have predominantly come from flight tip sites.

There is one oxyacetylene cylinder on a trolley within the garage. There is a plan held within the garage on the wall which has been communicated to the fire brigade noting the key fire hazards within the garage including the oxyacetylene trolley.

There is a small canteen on site which has vending machines and microwaves.

There are solar panels on the roof of all buildings on site.

There is high intensity discharge lighting within the garage.

A small number of tyres are stored externally to the garage building and levels are kept low with no stock retained.

## Site Services

### Electricity

There have been some issues with the electricity supply at the site and there is no back-up generator on site. They think there was an issue with one of the joints which has since been addressed.

The fixed electrical wiring test was undertaken in 2017 and all actions were completed. Portable appliance testing is undertaken as part of an authority contract on an annual basis.

### Heating and Cooling

Heating is gas fired through a low pressure hot water system to fixed radiators within offices. The garage is heated via a warm air blower from a gas-fired boiler. The Parks workshop is heated by wall mounted radiant heaters and they also utilise a portable diesel powered space heater for approximately 10 minutes each day. Offices do occasionally use portable electric fan heaters.

### Water, Gas, Air, Refrigeration, Cooling, Oils, Effluent Treatment etc.

Water is utilised for domestic purposes and for the vehicle wash on site. Water is taken straight from the mains for the vehicle wash.

There is a 1950 L underground tank of petrol within the yard area. There is a 2000 L bonded diesel tank within the centre of the yard. Waste oil is stored within a 200 L drum within the garage. There are other 200 L drums of oil within the garage and they are retained on bunded pallets.

## Fire Protections

### Automatic Sprinklers

None.

### Sprinkler Impairment Procedure

Not applicable.

### Other Extinguishing Systems

None.

## Detection Systems and Alarms

Automatic fire detection is installed within all buildings and signalling is on a local basis only. The system is under a maintenance contract with Pennine fire. Break glass fire alarm system is installed and there is a rolling programme of testing the call points on site on a weekly basis. The fire alarm systems within the buildings are not connected.

The fire detection (fire alarm system and fire extinguishers) are maintained by Pennine Fire and Safety Ltd.

Operational Services building's (main building) fire detection was installed when the building was constructed by Barnfield Construction Ltd. The Parks building's fire system was installed as part of a refurbishment carried out by Speakman Contractors Ltd.

## Hand Appliances

Fire extinguishing appliances are under an annual maintenance contract with Pennine Fire.

## Water Supplies

There is a 75mm fire hydrant near one of the site entrances and water is also available from the canal to the west of the site.

## Fire Team

None.

## Fire Brigade

The nearest fire brigade is located at the other end of Fleet Street and there would be a quick response time. They are familiar with the site.

## Smoke Venting System

None.

## Management Planning and Control

Smoking is not permitted within any of the buildings.

There are two skips within the yard area utilised by the depot themselves and are located away from the building.

The storage of plastic bins is away from the building with the exception of the bins that are stored close to the main administration building with them being approximately 4m from the building.

## Maintenance Programme

There is a formal system in place for the approval and control of contractors through Liberata. They utilise approved Pendle Borough Council contractors and any contractor undertaking any hot work is managed by Liberata.

## Self Inspection

Formal and informal health and safety inspections are undertaken and they incorporate fire aspects such as housekeeping standards. The formal inspections are undertaken on a quarterly basis. The inspections do not include Fleet Services and they have their own protocols.

## Emergency Organisation

Emergency fire evacuation procedures are documented and there are trained fire marshals. Refresher training has recently been provided through online training. Fire evacuation drills are carried out every six months.

## Fire Risk Assessment

Detailed fire risk assessment was carried out in 2015. This was subsequently reviewed annually by QHS Solutions Ltd. (Borough of Pendle's Health and Safety Consultants). A new fire risk assessment is scheduled for Tuesday 26<sup>th</sup> November.

## Loss Experience

Date	Incident	Cost
	See separate records.	

## 4. Business Interruption

(The following is intended as a guide only and should not be considered as a full Business Interruption Report)

*This BI information has been gathered from information provided by site personnel and at this site only.*

*Reference should be made to Corporate/Divisional Offices if further information is required for major risk management or insurance underwriting purposes.*

### Production and Process Flow

The depot is primarily used by the refuge service for the collection of re-cycled waste including co-mingled waste and card / paper waste.

### Market and Trends

The depot is not seasonal and is busy all year round although paper and cardboard would increase during the Christmas period.

### Dependency

<b>Inter-Group:</b>	None.
<b>Buildings:</b>	Time to rebuild is estimated to be 9 to 12 months.
<b>Machinery:</b>	There is a communications room which houses the main system for the site and the servers that are linked to the main council infrastructure.  Fleet Services have their own IT system that is separate to the local authority system.
<b>Utilities:</b>	Standard dependency on services and loss could impact the depot however Fleet Services have alternative garages in their group that could be used.
<b>External:</b>	None identified.

### Recovery

In the event of the vehicle fleet being lost then some alternative vehicles could be available as they are all leased from Fleet Services with the exception of one owned vehicle.

If the garage was lost then Fleet Services have alternative premises within Burnley and there are also other operations that could assist with the servicing of vehicles.

There have been two instances due to bad weather where they were unable to collect the refuge and, in this instance, they increased the collections over a weekend.

A new disaster recovery room for the authority has been set up within the Parks office building.

## Business Continuity Management

The council has a Business Continuity Management Strategy in place. It provides the framework within which Pendle Borough Council can comply with the business continuity requirements of the Civil Contingencies Act 2004.



## 5. Special Perils

### Wind and Water

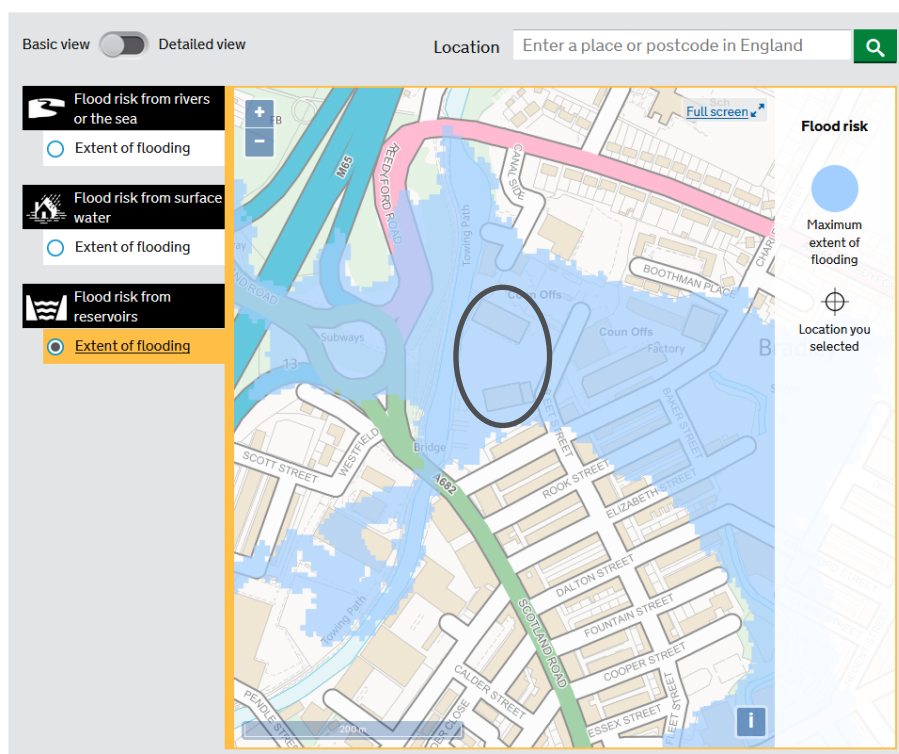
Gutters are cleaned out on a reactive basis and it was noted that there is some foliage within the garage roof building which will be cleared out in the near future.

There have been small roof leaks and they have been addressed at the time. There are trees adjacent to the canal and the garage part of the main building.

It is stated that there has been no history of flooding on this site. Information from the Environment Agency Flood Map below.

#### Risk of flooding from reservoirs

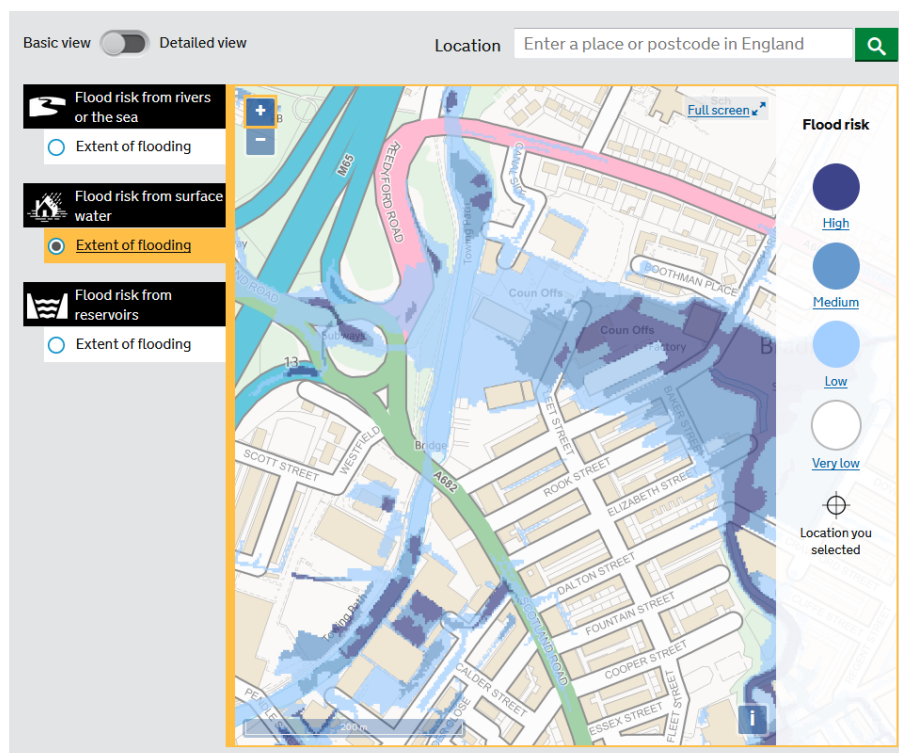
The whole site is at risk of flooding from a reservoir.



## Risk of flooding from surface water

The main building could be affected by flooding.

**Low risk** means that each year this area has a chance of flooding of between 0.1% and 1%. Flooding from surface water is difficult to predict as rainfall location and volume are difficult to forecast. In addition, local features can greatly affect the chance and severity of flooding.



## Impact

There have been no issues with impact damage to buildings with the site operating a one-way system.

## Riot & Malicious

There has been egress onto site out of hours and an arson attack on a vehicle. The site is located within the town of Nelson with residential properties nearby.

## Others

There is no lightning protection on any of the buildings. There have been no issues with subsidence and the depot is not in the flight path.

## Loss Experience

Date	Incident	Cost
	See separate records.	

## 6. Security

### Contents

Some of the equipment would be attractive to thieves including smaller power tools within the Parks storage area.

### Physical

The site has palisade fencing around the perimeter with small sections having walls which have additional pieces of wire fencing. There are areas which also have razor wire above the fencing and above the wall areas.

A new fleet of vehicles is due to be delivered and they will all have fuel locking caps.

There is an internal cages area that is used to secure the smaller power tools.

### Electronic

An intruder alarm system covers the offices and the vehicle workshop. It is understood to have been installed by Burnley alarms approximately 15 years ago. Signalling is local only. [The intruder alarm is maintained by Chubb Fire and Security Ltd. Annual maintenance check plus 24/7 response to faults.](#)

There are electronic beams to detect movement around the site however following the recent intrusion it was identified that two are not operational. It is understood that there is no maintenance arrangement for the electronic beams and the system is being reviewed.

The intruder alarm system within the Parks building is not utilised.

### Guards/Patrols

None.

### Management & Control

There are locking up procedures and the three gates are closed and secured to the yard. This is undertaken by a nominated person who also sets the intruder alarm system.

Key Plus are the first responders.

### Cash Handling & Holding

Cash is now limited to petty cash understood to be stored within a safe on-site.

### CCTV

There is CCTV system around the site which covers the main yard area with approximately eight cameras on site. The cameras record onto a hard drive and are retained for 30 days. They are monitored via Lodgic, Guardhall.

The lighting within the yard area is limited and the quality has a resolution of 1080. There is no maintenance programme in place.

## Access Control

Access control in place to the buildings.

## Loss Experience

Date	Incident	Cost
	<p>There have been break-ins recently which resulted in diesel being drained from a number of refuge vehicles. A loose panel within the palisade fencing was identified and this has since been reinforced.</p> <p>Around one year ago the cash within the drinks machines were targeted and following this the machines are now cashless.</p>	





## 8. Photographs



**Main Building and Garage to the left**



**Main Building and Garage**



**Main building to the right and Parks building/Big shed to the left**



**Big shed**



**Rear of Big shed and Parks building**



**View of depot with the Parks building to the front**





**Parks building range with vehicles parked between it and the main building**

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**Security** - general and specific reviews on security exposures, advice on the implementation of standards and procedures for protecting people, property and information.

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