

LOSS CONTROL DATA GUIDE

Arson Control

Arson is the number one cause of property damage due to fire in the USA.

Effective controls for all types of business as well as for specialized “Target” properties will reduce the risk that your business will fall victim to this crime.

General precautions, for all properties

- Building perimeters should be protected. Control measures such as fences, lighting, guards, and alarms should be utilized to prevent entry of potential arsonists.
- Control access by visitors. Limiting the accessibility of sensitive or vulnerable areas to persons who are specifically authorized to be present will reduce the opportunity for malicious ignition of fires. Escort and use of identification badges should be considered.
- Fire response planning. Fire Detection and Suppression Systems such as fire alarms, intrusion alarms, and sprinklers are important elements of arson control. Alarms should be in operation and connected to a central station who will summon police, or fire service in the event of an arson attempt. Sprinkler alarms should be connected to central station, with valves locked, or supervised by electronic means. Employees should be trained in actions to take in a fire emergency.

Precautions for special “target” properties

Vacant buildings are particularly vulnerable to arson. To reduce this threat, building security should be maintained (perimeter protection, alarms, suppression systems, locks and lighting).

Strike bound facilities effective protection requires enhanced security, both as a deterrent, and to regularly inspect condition of detection and suppression systems. Locks to which strikers have keys should be replaced.

Buildings occupied by controversial organizations. Close cooperation with police, security clearance for visitors, and a “low key” appearance of buildings should be considered.

Schools. School arson losses are frequently associated with Vandalism by Juveniles. Persons under age 18 are responsible for a high percentage of school arsons and surprisingly, nearly 8% of juveniles arrested are under age 10.

Intrusion alarms should be provided to detect unauthorized entry. Smoke detection should be provided in high value areas and combustible concealed spaces. Intrusion and fire alarms should be connected to a central station who will summon police and fire service.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.