



Property Risk Consulting Guidelines

A Publication of AXA XL Risk Consulting

PRC.1.11.2

ARSON AND INCENDIARY FIRES

INTRODUCTION

Arson is the crime of maliciously and intentionally, or recklessly, starting a fire or causing an explosion according to NFPA 921 *Guide for Fire and Explosion Investigation*. The reasons for an arsonist to strike are many including:

- concealment of a crime such as robbery, vandalism, or murder
- revenge
- result of riots and civil unrest
- insurance fraud
- intimidation
- extortion
- wanting attention
- thrill seeking

While insurance fraud with AXA XL Risk Consulting clients is not a major issue, other reasons such as concealment of a crime, revenge, riots and civil unrest, and wanting attention can happen at all facilities. The crime of arson can be as small as burning cardboard in a secluded section of the building or property to as large as burning the entire building down.

If the remnant's of a small fire is discovered, and no reason for it to have started or the cause of the fire cannot be determined, suspected arson and call the authorities to have them start to investigate. Catching an arsonist early can help reduce the total damage that can occur. Work with the authorities within legal limits to help the person. This section will assist you with how to prevent and minimize the damage of an arsonist. It will not prevent the damage as a result of riots and civil unrest and concealment of a crime.

Arson as a result of concealment of a crime, riots and civil unrest, are typically unplanned. Arson for revenge, insurance fraud, intimidation, attention getting and thrill seeking typically are thought out prior to the setting of the fire. In one case a security guard, who had to work when he wanted time off, over a few nights wired the sprinklers so they would not operate properly and set a fire that destroyed the business. In another case a fire investigator set a series of fires on his way to conferences. In numerous cases volunteer firefighters were caught set fires so they could be the first to report them and extinguish them.

The arsonist can be anyone, a disgruntled employee, the person who comes in to the facility to service equipment, or someone who wants to protest an issue. The best defense from someone who wants to start a fire is to have good security.

POSITION

Provide security to prevent unauthorized people from entering the facility. Security can be in the form of physical barriers such as fences, walls, and controlled access gates. Provide lighting both inside the building and around the outside of the buildings. If the fencing has uncontrolled access gates, lock all the gates.

Where there is combustible outdoor storage, maintain a 25 ft (7.6 m) clear space between the fence and storage. Where there is noncombustible outdoor storage, maintain at least 8 ft (2.4 m) clear space between the fence and storage. Keep combustible outdoor storage, at least a 50 ft (15.2 m) from buildings. The clear space at the fence will also allow security to monitor the fence. The clear space between the storage and buildings will minimize damage to the buildings.

Provide either recorded guard service, making recorded tours throughout the facility on a periodic basis and documenting any abnormal conditions; complete central station alarm service including burglary; or closed circuit cameras (CCTV) throughout the facility and have them transmitted to a constantly attended location. If guard service is used, patrol the perimeter hourly. Vary the schedule and route so as not to have a routine. If the facility operates 3 shifts a day, 7 days a week, make random periodic tours of idle areas, checking the locks on any uncontrolled gates, and document any abnormal conditions. Install door alarms on all doors that are not being used (exterior doors and doors to idle areas).

Review the recorded guard tours and documentation, alarms from the central station, and documentation of abnormal conditions during continuous operation to see if there is a pattern unlocked or damaged doors or windows.

If unrest is anticipated as a result of labor or civil issues, provide guard services or increase existing guard service to monitor facility. Relocate or reduce combustible material from the perimeter of the yard so the arsonist could not start a fire.

Monitor the fire department response in the area. If they respond to numerous "small" fires, elevate the surveillance of your facility.

Facilities with more than 50 people or operating on multiple shifts, use company identification (ID) badges with a photograph of the employee and if they have any restricted area access. Collect the badges when the employee leaves the company.

Have visitors/contractors sign in and out and have them escorted by employees. Have all visitors/contractors wear a "Visitor" badge while on the property.

Conduct a background check, within legal limits, on new employees. Monitor the employees that show signs of resentment to the company or who are having or have had bad family issues.

Conduct a background check, within legal limits, on contractors. If background checks are not available, escort the contractor to the work site and monitor their actions. If the contractor will be on site multiple times and they have passed the background checks issue them special ID badges.

Keep trash and other combustible debris to a minimum. Keep dumpsters away at least 30 ft (10 m) from the building and from under canopies. If possible lock the dumpsters.

Keep building heat on during the cold months. If it is impractical to maintain the building heat, convert the sprinkler systems to a dry-pipe system per PRC.12.1.1.4. Provide heat in the sprinkler riser room.

Inspect fire protection equipment per PRC.1.12.0. Check exterior doors weekly to make sure the locks work properly and the doors are in good condition. **Do not** chain or bolt doors shut if the doors are used as a means of egress during an emergency. If sprinkler control valves are not electronically supervised, and break-away locks are used, replace the locks with a hard shank lock and make sure security guards have copies of the keys or place a key along with the other keys in a "Knox Box" or fire department access box where only the fire department has access to the box.

Conduct periodic inspections of non-routine entry points such as windows, skylights, gates on fences, etc. to ensure they are still in good condition. Train the employees to notify management if they notice

accumulation of combustibles where there should be accumulating. Have them report any unusual situations such as covers of junction boxes loose, equipment connected to electrical system that should not be connected, unusual conditions with the electrical equipment as this is one of the major ignition sources that can go undetected and hard to prove intentional ignition source.

If the facility has an Emergency Response Team (ERT), conduct periodic drills. Have them work with the local fire department/brigade and fire investigation unit to know what to do if they suspect a fire was set.

If the facility is open to the public, such as hotels, stores, hospitals, office buildings, universities, etc. restrict the public from non-public areas such as store rooms, mechanical rooms and basements.

As best as possible, keep valuable documents, contracts, drawings, records, in a fire-proof cabinets, vault or safe. If possible make duplicates and store them off-site.

DISCUSSION

According to www.gov.uk in England there were 4,370 deliberately set fires in 2015. According to the National Fire Protection Association between 2007 and 2011 there were 282,600 deliberately set fires in the United States. According to the Council of Canadian Fire Marshals and Fire Commissioners, in 2007 there were over 7,900 deliberately set fires in other than dwellings. While it appears the trend of deliberately set fires is decreasing, the cost of these fires has increased.

Arson fires are set on purpose, to either destroy evidence, to intimidate someone or a group, or to draw attention. There could be a single fire, or multiple fires. They can cause minor damage or destroy buildings and kill people.

There have been some well know arsonist that have gotten caught. A Fire Investigator with the Glendale (CA) Fire Department was convicted of three accounts of arson as a result of fires he set that caused thousands of dollars in damage to stores. A man, who was thrown out of a Happy Land nightclub in Bronx, New York, was convicted of murder after he set the fire that killed 174 people and destroyed the nightclub. Four teenagers set a fire at the Gothenburg discothèque in Gothenburg Sweden that killed 63 and caused thousands of Swedish krona (kr) in damage when they were denied entry to a party. A group of people called the Earth Liberation Front (ELF) set fire to a part of a ski resort in Colorado causing \$18 million in damage, burnt approximately 30 SUVs at a car dealership, burnt down a \$27 million, five-story, 206-unit condominium project under construction, set fire to several laboratories and multimillion dollar homes. A security guard for a department store was angry that he had to work on a Super Bowl Sunday. During the following week, while he was on night duty and the store was closed, he disabled numerous sprinklers and set a fire, causing several thousand dollars of damage.

While these cases are known, disgruntled employees and former employees have been known to have set a high number of fires. They know what areas are critical for production or have high values in a small area. Fires have been set at locations where there is labor unrest due to strikes and reduction of the work force. It is critical that if a person is laid off for whatever reason, there is labor unrest, or an employee is known to have a grudge security and awareness needs to be increase.

The arsonist production and storage occupancies will strike where there are a lot of combustibles and they think they can start the fire, escape from it, and not get caught. The area's most hit are areas where there are very few people work such as a warehouse or at night when the facility is shut-down. In mercantile occupancies they will most of the time use a delay device in a secluded area so they can set the fire and get out without getting caught. Cameras should be positioned to cover areas where employees don't cover all the time.

Yard storage is another target area. These areas have a large amount of combustibles such as idle pallets, heavy vegetation, very few people working in the area, no fire protection or detection, and the arsonist can escape easily. Security and moving the combustibles away from the building and property line will make it harder for an arsonist to strike.