Northgate Business Centre
Northgate, Newark Notts NG24 1EZ

t: 0845 338 3016
e: enquiries@bsga.co.uk
w: www.bsga.co.uk

Guidance Note 2016.08.01: Materials fixed to scaffold on construction sites and or buildings undergoing renovation

It has been bought to our attention that some insurance companies are refusing to insure buildings that are 'wrapped' in materials affixed to scaffolding unless the materials used conform to a Loss Prevention Standard (LPS) certified under the Loss Prevention Certification Board (LPCB). This applies to construction sites and/or buildings undergoing renovation.

Basically, this is an insurance driven standard* devised by the Association of British Insurers, the Chief Fire Officers Association, the London Fire Brigade and Contractors Legal Group. It is a joint Code of Practice(COP)/compliance designed to reduce the loss levels for insurers in the event of a fire as well as cover Health and Safety issues. The Code applies to projects over a certain value – that's the refurb/building costs not the banner/wrap costs.

Chiefly it boils down to any sheeting, netting or wrap material attached to the scaffolding being of an approved specification. The LPS standard will be insisted on by the Insurers who will use this as part of their terms of cover which means it may effectively replace any other standard. The Insurers consider tests on these 'approved' materials are 'more stringent' as the material would have been tested in plain form as well as with print i.e. effectively testing the fire properties of ink. This is not always the case in other standards. In addition, suppliers of the material itself and those that provide a printed finished version (if different) will be audited every 6 months to ensure compliance of the LPS. Non-compliance will result in there being no insurance cover.

Furthermore, the product needs to be approved and certified as there are a number of suppliers claiming to be either 'approved' or 'tested to' which can unfortunately mean that the product hasn't achieved full certification and therefore is not compliant.

This situation has been raised by a member sign company supplying and fitting a 'building wrap' using a printed PVC banner material as they have been doing for a number of years. This material complies with a DIN standard (Deutsches Institut für Normung e.V. or German Institute for Standardization) considered relevant for the use in this application. The insurers (in this case Aviva) have now advised that as this particular material does not have the LPCB certificate, they will not insure the building/scaffold that the material is attached to.

Neither the sign company, the material supplier, the BSGA, nor the client were aware of this insurance condition/COP. Initial investigations by the BSGA found that this is not surprising as there is a lot of ignorance of these standards outside the insurance industry.

Notwithstanding the problem the sign company now has remedying this with his client, the issue is further exacerbated by there not being any PVC Banner material that conforms to the standard and only certain other materials, suppliers and printers are certified to supply. Print itself has to meet the certificate requirements viz "it is recognised that overprinting of materials with advertising or images does occur. In such instances it must be ensured that this does not detrimentally affect their fire performance. Confirmation of this should be sought through testing of the printed material by the certification body". Details of materials that comply with LPS1207 and LPS1215 are available from this website http://www.redbooklive.com/index.jsp

There is a British Standard for wind loading on scaffolds, BS7955, which covers how materials are fixed to scaffold and the standards required so that anything attached to the scaffold falls away in strong winds preventing the scaffold from acting like a sail hurling off down the High Street. Members involved in applying materials to scaffold should already be aware of this.

This link will take you to a PDF of the '[joint Code of Practice on the protection from fire of construction sites and buildings undergoing renovation]'. Also available is a copy of the '[LPCB fact sheet for LPS1207 and LPS1215]'. Both documents are available on the BSGA website in the Members' Area.

The BSGA is conducting further investigations into this matter but for now,

- it would be prudent for Members to be aware of the situation and act accordingly should their client and the client's insurers quote this requirement.

- If your client is aware of Insurers terms and conditions requiring that the materials used meet specific standards, it would be sensible to ask exactly what these standards are and, if possible, what materials meet those standards if it is not a BS/EN/ISO standard.

- The responsibility of supplying material that meets standards is the responsibility of the supplier i.e. the sign company/building wrap firm. It is the responsibility of the material manufacturer to ensure that their products meet those standards.

- Your material supplier should be able to confirm to which standards their products meet. For compliance of these standards, a certificate number should be available which can be checked in the BRE Red Book website mentioned above. The certificate is always a 3 or 4 digit number such as 495b/01.

- Whilst the BSGA does everything it can to be aware and pass on to Members information of standards such as BS or EN or ISO, it is impossible to monitor or have knowledge of standards devised by a specific industry for their own purposes.

*Scaffold cladding materials such as sheeting and netting are often used externally during construction, refurbishment or demolition of buildings to provide protection. Historically, there have been a number of significant losses associated with fires involving scaffolding. Scaffold cladding materials should not add to the fire risk if they comply with LPS 1215 Note: LPS 1215 does not cover other features required of scaffold materials, such as resistance to wind, rain penetration, resistance to tearing or impact damage.