

The accumulation of vehicles in a fleet indicates the potential for a severe single event loss, such as a depot fire.

Both the insurance ramifications of losing several vehicles in a single event, and the business interruption ramifications need to be considered. The disruption of the organisations' ability to operate can be significant, particularly if the vehicles in question are specialist plant or equipment, which can be difficult to repair or lengthy to replace.

What preventative measures should be considered to mitigate an accumulated vehicle loss due to fire?

- To lesson the risk of fire spreading between vehicles, or between vehicles and a building, a several metre distance of separation, where possible, may be appropriate. Ideally a 3-metre spacing should be provided between vehicles parking at depots/workshops.
- Where a larger spacing between vehicles is not practical, consider parking vehicles in multiple clusters rather than one large single group, ideally with a 15-metre spacing between each cluster.
- Avoiding parking specialist vehicles near each other, but instead spreading them out amongst the regular vehicle fleet can ensure that not all high value vehicles are lost in a single event.
- Try to avoid parking vehicles on or near grass (or other vegetation) during hot weather, as dry vegetation can accelerate fire spread.
- If vehicles are parked indoors, ensure the premises is fitted with remote monitored sprinkler/fire detection systems.
- Review the adequacy of fire fighting water supplies in the location where high value assets are stored.
- Vehicle electrical faults are the main cause of vehicle fires. It is important to regularly check and service the vehicle's electrical system by a trained professional, particularly in instances where modifications have been made. Infrared thermography may be a tool that would help an experienced auto electrician detect faults in electrical circuits that may otherwise go undetected.
- To reduce to risk of arson, enhance perimeter security with systems including good lighting and/or CCTV. Parking areas should be kept clear of combustible items such as pallets which could be used as fuel by an arsonist.



What other preventative measures should be considered?

- Evaluate the adequacy of on-site drainage.
- It is also important to assess the natural hazard vulnerability of the areas where vehicles are stored. Evaluate the proximity of the vehicles to any open water and consider previous flood experiences suffered by your organisation or your neighbours.
- For more risk management information specifically addressing hail, storms, and flood, please refer to [RM Insight Issue 31 - Protecting employees and vehicles from storms and floods](#).