



Explanation of terms and conditions

Hot work precautions and public liability

Making claims clear



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At AXA, we want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible after a loss.

We know the last thing you need when you make a claim is to find any surprises in your policy conditions or get tied up in legal language.

We've put this guide together to help you understand your public liability policy conditions on hot works, the precautions you need to take, and what we'll need from you when we investigate a claim.



Hot work precautions and public liability



All it takes is a stray spark from a blow torch or cutting tool to ignite something flammable or combustible – and the consequences can be devastating.

You could face large claims from clients, customers or members of the public, if they are hurt or their property is damaged as a result. Your public liability insurance will cover your legal liability to pay damages for things such as accidental loss of or damage to property (see your policy wording for full details of the cover).

However, you need to be aware of certain exclusions and conditions which could result in a claim not being paid. One of the reasons your public liability property damage claim may be declined is a failure to comply with the hot work precautions condition in your policy.



What is hot work?



‘Hot Work’ is defined within the policy as “any work that requires, uses or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials”.

It can include work using:

- Blow lamps
- Blow torches
- Flame guns
- Hot air guns
- Electric oxyacetylene
- Welders
- Angle grinders
- Motorised cutting tools



What precautions do you need to take?

Precautions vary depending on your cover and the type of work you do.

Some of the hot works conditions are only relevant if the equipment is used away from your premises. We recommend you speak to your broker or check the conditions yourself before starting any hot works.

These are standard precautions required in most policies:

- The area in which work is to be carried out must be examined and any combustible material must be removed or covered with non-combustible sheeting extending up to six metres from and beneath the work area if welding, cutting or grinding equipment is being used. We'll ask you to confirm that the area was examined prior to work being undertaken. We accept due to the nature of the area you are working in it may not be possible to remove certain materials, but we'll expect any combustible materials to be covered where reasonably practical to do so.
- A suitable fire extinguisher must be kept next to the work or task and be ready for immediate use. We'll expect the fire extinguisher to be with you on the roof while the work is going on and for the full period of the safety checks being carried out.
- Blow torches must not be lit until they are required for use and must be put out as soon as they have been used. We'll ask for confirmation that this was complied with.
- Lit blow torches must not be left unattended. We'll ask you to confirm that the blow torch was not left unattended when switched on.
- When each period of hot work has been completed, a thorough fire safety check must be carried out and continued regularly for a period of at least 30 minutes after the hot work has been completed.



How will we consider your claim?

If damage has occurred to third party property as a result of hot works, we'll ask you how the hot works were carried out.

We'll ask for proof that all the relevant precautions relating to the work were taken. This might include photographic or video evidence, or a signed authorisation for the work from a safety authority.

Unfortunately, if any of the relevant hot work precautions were not complied with, we may not pay the claim as the policy conditions were breached.

Example

A contractor was hired to install a layer of felt on a roof, which involved the use of a blow torch. While carrying out this work, they noticed that flames were coming from the corner of the roof. The fire caused significant damage to the premises and was shown to have started with the hot work.

The contractor took some safety precautions including clearing flammable materials from the work area. However, they failed to carry out other relevant precautions, such as protecting flammable surfaces and having a fire extinguisher ready to use. As a result of these omissions, they breached the conditions of their policy and were not covered when the building owner made a claim for damages against them.



Get in touch

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.





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