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## Fire protection industry brings Insurance into focus

Insurance was a key theme throughout day two of the Fire Australia 2011 Conference and Exhibition at the Adelaide Convention Centre.

A high percentage of businesses within the fire protection industry are currently exposed to potential legal action despite believing they have adequate insurance coverage.

Professor Kim Lovegrove, one of Australia's leading lawyer's synonymous with Fire Protection cases, offered his legal perspective on insurance and the obligations of the contracted supplier during his presentation today.

He was the principle legal adviser to the Victorian Government on the development and implementation of the Building Act Victoria 1993 and New South Wales Government on the Part 4 reforms to the Environmental Planning and Assessment Act.

He also headed up the team that developed the National Model Building Act and is considered the foremost authority in Victoria and NSW on building regulations.

FPA Australia CEO, Scott Williams, said it was important everyone within the fire protection industry was aware of the importance of having the right type of Business insurance.

"Having business insurance does not mean you are 100% covered from litigation and we have been very active in trying to educate our industry on the subject of insurance," Williams said.

"Only by mitigating risk and obtaining the relevant coverage can you avoid losses to your business and potential criminal prosecution should the unexpected happen."

FPA Australia held a series of half day seminars across Australia in October aimed at highlighting the leading issues facing the fire protection industry from an insurance, legal and risk perspective.

The Association also introduced a compulsory level of Public & Products Liability Insurance on 1 September, 2011 for its Corporate Members. Williams said this decision was aimed at increasing the profile and professionalism of the fire protection industry.

"This was just one of a range of initiatives necessary to ensure that the wider industry and community choosing the services of FPA Australia Corporate Members could do so with confidence that these members held appropriate insurance," Williams said.

"Liability insurance is considered to protect both the consumer and individual member interests and the Association is proud to advocate this requirement to underline the responsible business practices of FPA Australia Corporate Members.

"FPA Australia contends that minimum insurance requirements are appropriate and reflective of the complexity of the work its Corporate Members undertake.

"Establishing insurance expectations is reflective of the increasing maturity of the fire protection industry in Australia and is a significant step forward," Williams said.

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*The Fire Protection Association Australia is the country's peak body for fire safety, providing information, services and training to the fire protection industry and broader community. For more information, please see [www.fpa.com.au](http://www.fpa.com.au) or contact FPA Australia – (03) 9890 1544.*