



# News release

Insurance Council  
of Australia

Tuesday, 10 October 2023

## Regular building inspections key to occupant safety and insurance coverage

As summer approaches, the Insurance Council of Australia (ICA) and the National Fire Industry Association (NFIA) are calling on building and apartment owners to stay up to date with fire protection safety and maintenance checks for commercial, industrial, and residential buildings.

Fire safety inspections of commercial and apartment buildings are crucial to ensure that fire prevention measures, such as fire exits, alarms, sprinkler systems, and fire extinguishers, are in place and functioning properly, especially as we head into the warmer summer months.

A requirement in many insurance policies is for regular inspections to be undertaken to assess the risk and ensure fire safety has been correctly assessed within a building.

If a building has not undergone its required inspections, the policyholder could find themselves without insurance cover for damage to their property or contents.

In order to maintain full insurance coverage and to ensure occupants' safety, building owners and managers must ensure fire protection safety and maintenance checks are up to date.

For further information please visit the NFIA [website](#).

### **Quote attributable to National Fire Industry Association CEO Joe Smith:**

Regular fire safety checks and maintenance underpins occupant safety and asset protection.

Neglecting to undertake legally required inspections, testing and maintenance leaves businesses and property owners vulnerable to substantial financial and safety risk.

I want to stress to building owners and managers that these procedures are far more than just a box-ticking exercise.

These safety checks are key safeguards for buildings and its residents when conducted by adequately trained and certified professionals.

### **Quotes attributable to Insurance Council of Australia COO Kylie Macfarlane:**

Regular building and fire protection maintenance should be prioritised as we head into the warmer summer months.

We know this season can lead to complacency when it comes to fire safety measures, including barbecue fires, overloaded electrical outlets, and kitchen mishaps.

It is incumbent on building occupants and owners to ensure relevant inspections and testing of fire related safety equipment are completed by industry professionals.

Conducting these routine checks not only ensures the safety of lives and the integrity of properties but also aligns with the requirements of many commercial and strata-title building insurance policies.