

## Case Study

### 31 Bedroomed Residential Care Home - Norfolk - Fire Damage

#### The Risk Address

The Old Rectory is a two storey period Norfolk residence, of standard construction, adapted and extended as a residential Care Home for the elderly. It has capacity for 34 residents, with 28 single and 3 double rooms. All double rooms have en suite facilities, as do 24 of the single rooms. The Home also has a large dining room, lounges, kitchens, a laundry, offices and treatment rooms, as well as other facilities.

At the time of the incident, there were 33 residents living at the Home, some over 100 years old.

#### The Incident

A fire was reportedly caused by miscreants who, at around 2300hrs one Saturday evening, put burning materials through the letterbox of the Care Home.

The fire alarm system activated immediately and exactly as it should have done, and an on-duty member of staff at once dialled '999'.

The Norfolk Police and Fire Service responded to the call for emergency assistance and they, with staff from the Care Home, spearheaded the evacuation, with all the residents being led or carried away to safety.

The residents were looked after by the Care Home staff, by Red Cross volunteers, and by neighbours, in the nearby Church Hall.

Six residents had to be taken to hospital for treatment for smoke inhalation.

Norfolk Police' Chief Inspector Stu Offord said afterwards: "Staff at the Home, emergency services and volunteers did a magnificent job in evacuating and looking after the residents."

Two teenagers were later arrested on suspicion of arson, questioned and subsequently released by Norfolk Police.

Three Police Officers received Royal Humane Society Testimonials on Parchment - top lifesaving honours - for the part that they played in the rescue of one 102 year old resident: they climbed through a window into the lady's smoke-filled bedroom and carried her to safety.

### The Damage

Although the fire *per se* was confined to a small area near the front door at ground floor level and was extinguished without any delay, the building had been smoke-logged by the time that it was put out, resulting in smoke/soot contamination throughout.

### The Continuity Response

Continuity were asked by Crawfords' Corporate and Major Incident Team (CMIT), Chartered Loss Adjusters acting for the interested Insurers, to provide an estimate for the decontamination works considered to be required.

There were strict conditions attached: aside from the fact that we were competing on price with other companies, our estimate had to be with the CMIT Adjuster within ten business hours of his initial telephone call.

At that point the Care Home was closed, all of the residents had been temporarily relocated elsewhere, and the proprietors of the Home were losing revenue (or, to put it another way, the closure of the Home was resulting in an escalating Business Interruption loss to the Insured and the concerned Insurers).

After visiting the loss address, in strict compliance with the requirements laid out initially, Continuity submitted their estimate within the timescale set.

Although we neither claim nor aim to be the least expensive in any particular case, in this instance we were.

The following day we were asked to proceed and our work on site began within 24 hours.

### The Restoration

Utilising a team of 12 people led by James O'Neill, and starting at first floor level, Continuity worked systematically through the whole building, decontaminating the entire superstructure and most of the contents of the Home, the exception being the curtains and residents' clothing which were dealt with by dry cleaners. Some carpets were beyond restoration and were extracted and disposed of. The kitchen was "deep cleaned".

Affected contents included beds, mattresses, wardrobes, bedside tables and other furniture, pictures and paintings, carpets and other paraphernalia. Using a specially formulated combination of bespoke chemicals, to neutralise the affects of the acidic smoke generated by the fire and remove all traces of odour, the Continuity team cleaned all affected contents items, as well as the superstructure finishes which were then ready for redecoration.

Smoke logged insulation material was removed from the loft and disposed of. The loft was then thoroughly vacuumed and deodourised.

The whole exercise took 9 days, the appointed decorating contractors then 'dovetailing' with Continuity by moving in to carry out the required redecoration exercise immediately afterwards.

The Home was hence reopened with the minimum of delay and the business interruption loss curtailed.

The comments made on our Satisfaction Note (obtained on conclusion of our involvement in any case) were: "Excellent job. Excellent staff. Thank you". The Home's Registered Manager, Sue Goodacre, subsequently wrote to Continuity as follows:

"...Continuity were asked by Chris Buesnel of Crawford's Corporate and Major Incident Team, acting for our Insurers, to provide an estimate for the extensive smoke/soot decontamination works considered to be necessary as a result of the fire which we had at this Care Home recently.

Not only was your estimate the lowest, you also stuck to tight deadlines, started the work on the building and contents without delay, and completed it all in 9 working days. This significantly helped to reduce the business interruption.

Your team, led by Jim O'Neill, were great – friendly, respectful, hard working, careful and considerate.

I would have no hesitation in recommending your services to anyone else who needs such work done after an incident of this nature.

Yours truly

Sue Goodacre  
Manager