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SUSTAINABILITY IN A CHANGING BUILT ENVIRONMENT



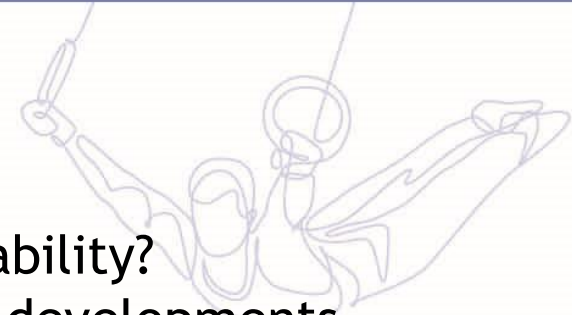
**Alix Bedford, Risk Proposition Manager
Zurich Municipal**

Agenda

1. Introduction and overview
2. The meaning of Sustainability
3. Key areas for consideration and action
 - i. Development, renovating, retrofitting and repairing
 - ii. Focus on Flood
 - iii. Focus on Fire
 - iv. People and communities
4. 4.What needs to change?
5. 5.How to respond
6. 6.Q&A



<https://zurich.io/SustainableConstructionWhitepaper>



Overview

Are we thinking holistically enough about sustainability?
Does meeting climate targets make buildings and developments sustainable?

40% of UK emissions
come from households

Up to 59% more
precipitation in winters
by 2050

Summer temperatures
could be up to 7.4°C
hotter by 2050

80% of buildings in 2050
have already been built

In 2020 there were 5.2
million homes and
businesses at risk of
flooding

Around 4.5 million
homes overheat

300,000+ new homes to
be built per year

Up to 1.15m sea level
rise by 2100

Schools are nearly twice
as likely to suffer a fire
as other types of
commercial building

The meaning of sustainability

Understanding the link between sustainability and resilience

“The ability of countries, communities and households to manage change by maintaining or transforming living standards in the face of shocks or stresses without compromising their long term prospects”

DFID, 2011

“Sustainability is about meeting the needs of the present without compromising the ability of future generations to meet their own needs.”

UN Sustainability Development Goals

9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



BUILD RESILIENT INFRASTRUCTURE, PROMOTE INCLUSIVE AND SUSTAINABLE INDUSTRIALIZATION AND FOSTER INNOVATION

11 SUSTAINABLE CITIES
AND COMMUNITIES



MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE, SAFE, RESILIENT AND SUSTAINABLE

Key areas for consideration and action

*Development, renovating, retrofitting
and repairing*



*Residential development is a focus but
principles apply to all buildings*



Key areas for consideration and action

Flood risk in focus



- *Flood risk is changing rapidly*
- *Resilience measures must be future-proofed*
- *Repairs post-flood must aim to make assets resilient to future events*
- *Incorporating defences now will save costs in the future*

Key areas for consideration and action

Fire risk in focus



- *Methods, materials and additions introduce new elements of risk*
- *How are factory standards maintained during on site construction*
- *Firefighting tactics have evolved*
- *Minimum standards in new buildings needed to increase resilience to fire*

Key areas for consideration and action

People and communities

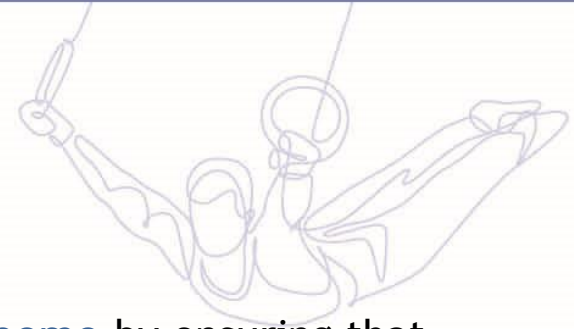


- *A need for focus on who a property is being built or renovated for and for what purpose*
- *People want buildings to be safe, adaptable, affordable and connected*
- *Engagement with occupants is key to successful outcomes*
- *Losses from major fires or floods go beyond the physical*

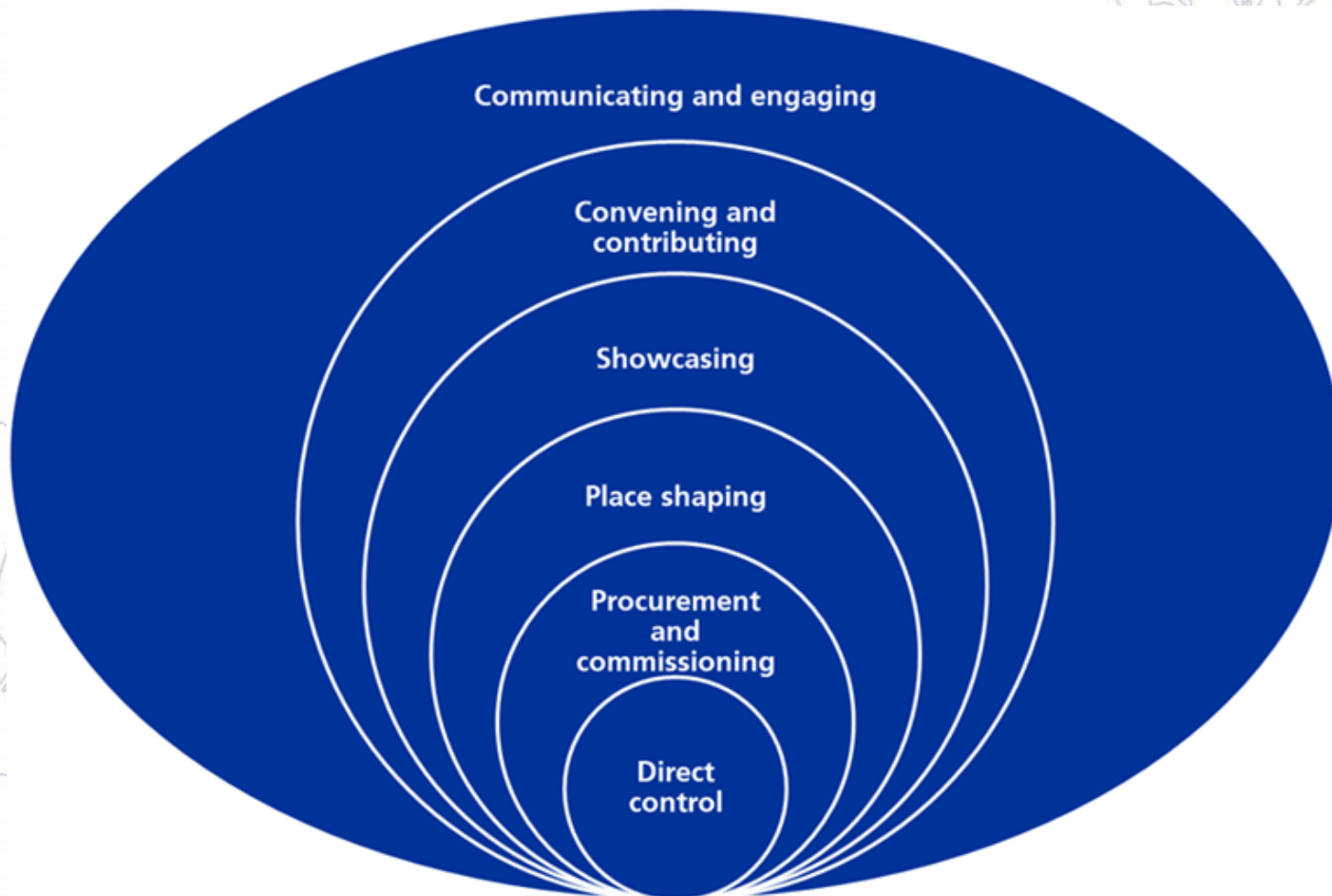
What needs to change?

How Zurich Municipal is campaigning for change

- **Extend, reform, and improve the flood resilience grant scheme** by ensuring that the grants are available all year round; complemented by a fundamental review and reform of building regulations to provide a set of resilience standards that need to be met when properties that have been flooded are being reinstated.
- **Update building regulations** so that they unequivocally and clearly mandate the implementation of sprinklers in all new build and major refurbished schools as in Scotland and Wales.
- **Use the Building Safety Bill and relevant Secondary Legislation to establish the changes necessary to the Building Regulations regime** to ensure it provides proportionate baseline health, safety, accessibility and sustainability (including energy efficiency) standards for buildings of the future.
- **Raise awareness of the risks associated with Modern Methods of Construction (MMC)** and extend the combustible cladding ban to the entire external envelope of both residential and non-residential buildings.




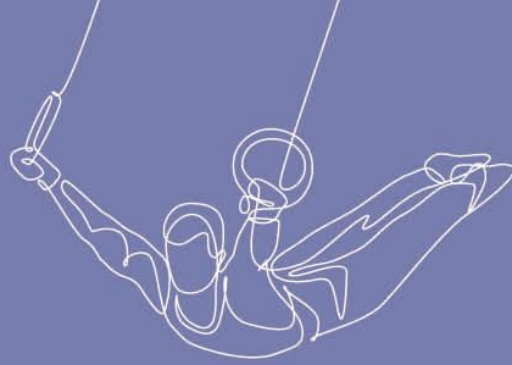
How to respond



How to respond

Are you asking the right questions on sustainability

- 
- ✓ Are the identified needs of your people and communities driving your development activity?
 - ✓ **Building regulations and standards are minimum requirements, not benchmarks, so do you comply with them, or do you try to go further to achieve greater environmental standards and building resilience?**
 - ✓ **When considering sustainability, do you factor in the full building lifecycle, including whether it would survive a loss event?**
 - ✓ **Have you considered how a major loss could impact the most vulnerable members of your community?**
 - ✓ **Do you engage with your insurer at the design phase of development to ensure the methods and materials chosen are responding to insurable risks?**
 - ✓ When considering the energy efficiency of a building, do you look at how the building will perform in optimal conditions or look at the reality of how it will be used/lived in?
 - ✓ Do you have a clear understanding about how the actions/behaviours of the occupant could affect a building's energy performance or resilience, and have you worked with them to ensure they are engaged?
 - ✓ Do you take a joined-up approach to sustainable development, including considering how well connected a development is to other services, amenities and transport links?



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