



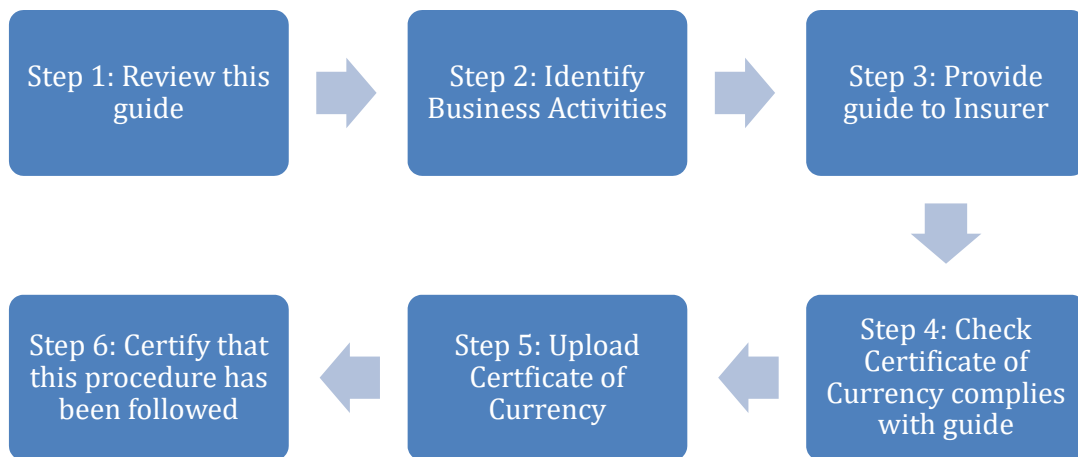
Fire Protection Accreditation Scheme Insurance Requirements for Accredited Practitioners

The Fire Protection Accreditation Scheme requires accredited practitioners to hold appropriate levels of Public and Products Liability Insurance and Professional Indemnity Insurance for the class(s) of fire protection work they undertake. This document details the requirements to be completed by all applicants to satisfy the insurance requirements to the satisfaction of FPA Australia.

Complying with the FPAS Insurance Requirements

All applicants for accreditation and those renewing accreditation are required to undertake the following steps to satisfy the insurance requirements.

1. Review this document to gain an understanding of the insurance requirements
2. Provide a copy of this document to your insurance provider and disclose the business activities for which you require insurance coverage.
3. Ensure the Certificate of Currency / Schedule of Insurance provided by your insurer meets the requirements in Appendix 1
4. Upload the Certificate of Currency / Schedule of Insurance to the FPAS portal
5. Certify that you have followed the above procedure



Note: Details of your insurance coverage, including name of insurance provider, policy number and date of expiry will be included on the FPAS Accreditation Register.

To maintain FPAS accreditation for any class of work covered by the scheme, accredited practitioners are required to maintain appropriate levels of insurance (refer to Appendix 1), throughout the period of accreditation. Applicants are required to provide FPA Australia with Certificate(s) of Currency / Schedule(s) of Insurance when first applying for accreditation and whenever insurance is renewed.



Appendix 1: Certificate of Currency / Schedule of Insurance Requirements

Note: Prior to accreditation being granted or retained by any individual, or group of individuals where the insurance is held in the name of a business they work for, a valid certificate(s) of currency / schedule(s) of insurance must be provided that meets all of the following requirements. An example Certificate of Currency / Schedule of Insurance can be found on the following page.

Insurance providers are required to issue a Certificate of Currency / Schedule of Insurance on the insurance company's letterhead that must provide all of the following details:

- Name and details of insured entity
- Address of the insured
- Insurance company name
- Policy number
- Policy start and end dates
- Business Activities / Business Description covered by the insurance policy.
 - The certificate / schedule must explicitly list each business activity covered by the insurance in accordance with the class of accreditation specified by the Fire Protection Accreditation Scheme. Only the following Business Activities will be accepted as evidence that the insurance aligns with the requirements of the FPAS Scheme:
 - Fire Safety Assessment
 - Fire Systems Design
- Where the insurance includes cover for Professional Indemnity, the certificate / schedule must include:
 - Confirmation that the insurance includes cover for professional indemnity insurance and covers civil liability
 - Details that the Limits of Indemnity meet or exceed the following requirements:
 - minimum of \$2 million (inclusive of defence costs) for any one claim; **or**
 - minimum of \$1 million (exclusive of defence costs) for any one claim; and
 - the Aggregate Limit
 - Retroactive date
- Where the insurance includes cover for Public and Products Liability, the certificate / schedule must include details that the Limits of Liability meet or exceed:
 - minimum of \$10 million for any one claim

This document provides details of the specific work activities (Appendix 2 and 3) covered by each class of accreditation and must be provided to the insurer to ensure they are aware of the work undertaken by the individual / business.

Sample – Certificate of Currency / Schedule of Insurance

Class of Policy:	Fire Protection Insurance Policy	Policy No.	ABC12345
Insured:	Fire Protection Association Australia	Invoice No.	12345
Period of Cover:	From 6/4/2020 to 5/4/2021 at 4pm		

ISSUER:	Insurance Provider No. 1 ABN 12 345 678 910
INSURED ENTITY:	Fire Protection Association Australia Other Businesses Individuals / Contractors (as required)
POLICYHOLDER ADDRESS:	Building 2, 31-47 Joseph Street Blackburn North, VIC 3130
BUSINESS ACTIVITIES / BUSINESS DESCRIPTION:	Fire Safety Assessment Fire Systems Design
POLICY BENEFITS:	Refer to Product Disclosure Statement

PUBLIC & PRODUCTS LIABILITY SECTION

Coverage	We agree (subject to the terms, claims conditions, general policy conditions, exclusions, definitions and limits of liability incorporated herein) to pay to You or on Your behalf all amounts which You shall become legally liable to pay as Compensation in respect to: 1. Personal Injury; and/or 2. Property Damage; and/or 3. Advertising Injury happening during the Period of Cover within the Geographical Limits and caused by or arising out of an Occurrence in connection with Your Business
Public Liability	\$10,000,000 any one occurrence
Products Liability	\$10,000,000 any one Period of Insurance
Excess:	The following excesses shall apply to this policy section in respect of each and every claim - \$5,000 excess for claims which result in water damage of any kind and \$500 excess for all other claims. All terms, conditions, exclusions and definitions of the policy apply in all other respects the policy remains unaltered.

PROFESSIONAL RISKS SECTION

Coverage	The Insurer will indemnify the Insured against civil liability for compensation and claimant's costs and expenses in respect of any Claim first made against the Insured during the policy period and notified to the Insurer during the policy period resulting from the conduct of the Professional Services.
Limit of Indemnity	\$2,000,000
Maximum Aggregate Limit of indemnity	\$4,000,000
Insured Costs	Insured Costs are in addition to the Limit of indemnity
Excess - Costs Inclusive	\$2,500
Retroactive Date	6/04/2010

Appendix 2: Fire Safety Assessment Work Activities

The Fire Safety Assessment (FSA) class of accreditation, accredits individuals who undertake assessment of the performance capability of existing fire safety measures (FSM). In New South Wales this work is for the purpose of informing an annual or supplementary fire safety statement under Part 9 Division 5 and 7 of EP&A Regulation, and includes performing the following work activities:

- Determine required standard of performance from the approved design (original approved documents, fire safety schedule, baseline data, or building manual where these are available).
- Review and compare with routine service records to identify if FSM are capable of operating to required standard of performance and if any non-conformances or defects have been rectified.
- Review and verify specific system interface functionality and operation between FSM required by Australian Standards, National Construction Code or legislation and consider routine service records holistically in this regard.
- Conduct visual inspection, to degree necessary, to identify if an FSM has been inappropriately altered or compromised by changes in occupancy, environment or building in last 12 months (comparable to definition of survey in AS 1851-2012).
- Review and verify performance test results obtained through AS 1851-2012 routine service or other routine service methodology, where AS 1851 does not apply.
- Provide an assessment report to owner detailing assessment conducted, findings and recommendations.
- Endorse (in accordance with their accreditation) relevant FSMs in the appropriate sections of any required legislative documents to confirm that they have been assessed and, when assessed, were capable of performing to relevant standard of performance.
- Decline to endorse FSMs when they have been found not to be capable of performing to relevant standard of performance.

The work activities for Fire Safety Assessment also include the inspection of signage, means of egress, exits, exit doors, discharge from exits and paths of travel to exits, to ensure they are not in a condition to warrant any ground for prosecution under relevant legislative requirements.

Appendix 3: Fire Systems Design Work Activities

The Fire Systems Design (FSD) class of accreditation, accredits individuals who endorse plans and specifications for the installation or modification of relevant fire safety systems. The work activities include:

- Develop design brief
- Assess and interpret design requirements, legislation and codes
- Research products and design solutions
- Specify requirements of design solution and products to meet design requirements, legislation and codes
- Conceptualise and document design solutions
- Validate that design solution meets required design criteria
- Finalise documentation for tender procurement, manufacture, construction, installation, commissioning and maintenance of equipment for system designed, to ensure system meets all relevant codes and standards. Such documentation would consist of:
 - system design calculations
 - system required reference data such as schematics, details of pressure gauge schedules, interface diagrams, cause and effect diagrams
 - technical specifications and
 - tender and/or construction drawings.
- Assess and determine that plans and specifications for relevant fire safety systems comply with the relevant provisions of the BCA
- Identify if the relevant fire safety system is subject to an alternative solution and if so, obtain a report or certification from the practitioner who prepared the alternative solution report relied upon by the certifying authority for this work and ensure that their design incorporates these elements prior to endorsing it
- Endorse or refuse to endorse the plans and specifications as complying with the relevant provisions of the BCA as a competent fire safety practitioner
- Endorse or refuse to endorse the plans and specifications as above, prepared by another practitioner