

# The Corporate Loss Prevention Manual (CLPM): all the fire prevention components in a single document

## What is a CLPM?

A Corporate Loss Prevention Manual is a blueprint for companies for the development of a **fire prevention policy** at the **corporate level**. It is the result of a **thorough audit of all company sites**. In this, the various **focus areas and action items** of the company are listed in several categories, ranging from the prevention policy, through the protective measures (such as smoke detection, sprinklers, etc.), down to the human aspect (training programmes, order and cleanliness, etc.). The results of these audits are incorporated into a CLPM, a document listing all the requirements relating to fire prevention. These requirements are defined in consultation with the company, and will apply as the **minimum standard for all sites**.

## For whom is the manual of interest?

A CLPM is principally aimed at **larger companies with several sites, possibly including sites abroad**. These sites are often acquired after takeovers and acquisitions, and there is no uniform fire prevention policy. There is also a different approach in some cases: the measures are applied very conscientiously in certain sites, while not so strictly in others. The CLPM unambiguously defines the minimum standards for all sites.



## What are the benefits of a CLPM?

- 1** Insurers usually issue fire policies at the group level, and also determine their premium in this way. If one of the sites of a company falls below the general minimum standards, this could have a disproportionate effect on the premium, even if all other sites are fully up-to-date. A CLPM ensures uniformity among all sites. As soon as every site is at an equal level, the CLPM can also act as a guide for the further upgrading of the standards at the group level. It is therefore not a one-off, static document.
- 2** The CLPM is also a guarantee for the company itself to ensure **business continuity**. Sites often make deliveries to each other; if one of the links in the chain is lost as a result of a fire, continuity is threatened.
- 3** A CLPM and the associated dashboard ensure that a company can easily assess, at the group level, where **targeted investments** are necessary.

## Is a CLPM customised?

Always. No two companies are exactly the same. **Specialised knowledge** is required in order to analyse the activities, define the standards, visit the sites, write the manual, communicate the guidelines to all those involved, assess the actions taken and provide feedback to all sites. Vanbreda has exactly this specialised knowledge in house, and can guide your company in this.

## Would you like more information about the Corporate Loss Prevention Manual?

Please contact your regular contact person at Vanbreda Risk & Benefits.