

**From:** [Redacted]@gov.scot>  
**Sent:** 28 September 2021 12:15  
**To:** Cabinet Secretary for Social Justice, Housing & Local Government  
**Cc:** [Redacted]@gov.scot>; [Redacted]@gov.scot>; [Redacted]@gov.scot>  
**Subject:** RE: Request for Factual Briefing - Fire Alarm Installation Costs and Timescales - by midday

Hi [Redacted]

In response to the Cabinet Secretary's request for briefing, we do not have much additional data on the costs of installation of fire alarms. The estimate for the cost of alarms that you can fit yourself, is based on the mid-range Fire Angel Pro 10, which is still retailing at around £50, which with £20 for a CO detector, gives the estimate of £220 for a standard house. We have noted that the price is currently higher on Amazon, and that online retailers are advising people the current stock of some alarms is low, although supplies will be available later in this calendar year – this appears to affect mostly the cheaper end of the market.

For the cost of installation by electricians, we have only what people have mentioned in correspondence, which is usually in the range £400-£800. Some people have paid more for larger homes or more sophisticated systems, and the cheapest we have heard is £300. We have had some correspondents saying that it is difficult to find an electrician in their area.

On the issue about why we are taking this forward now. The previous Minister said, when the extension to 2022 was debated in Parliament, "These regulations improve protection from fire in people's home and, as with many issues in the face of this pandemic, we must consider the overall balance of harms. We have responded flexibly in seeking the right balance, between the risk to people and their homes, and the risk that some people may find it more difficult to comply, but we do not consider an even longer delay is right."

I hope that is helpful

[Redacted]

[Redacted] | Policy Manager: Housing Standards and Quality  
Russell House | Ayr KA8 0BE | [Redacted] [Redacted]@gov.scot

---

**From:** [Redacted]@gov.scot]  
**Sent:** 21 January 2019 12:03  
**To:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Subject:** Fire and Smoke Alarms in Scottish Homes - Standards

Good morning Alastair and [Redacted] - I hope you are well. (apologies, I don't have a contact email for [Redacted])

Please find attached Q and A which we will publish alongside a Blog from the Minister on 1 February 2019.

As you can see, we have made no mention of the actions which may be taken by insurance companies if home owners do not comply with the new standards however, if pressed, we propose the following:

*Isn't there a risk of people being refused insurance if their house does not meet the requirements in the guidance?*

Scottish Government has engaged with the Association of British Insurers (ABI) In general it will be for individual insurers to decide how they respond to the new standard. Insurers tend to ask whether the property is fitted with working smoke alarms, rather than questions about specific standards. It's also unlikely there would be significant premium discounts for having different type of smoke alarms. Fire is not a major proportion of premiums compared to other perils and so any reduction would have a limited effect on the overall premium price. However, false information may invalidate cover in the event of a claim, but again that's a decision for individual firms and depends on the circumstances.

I'd be grateful for your thoughts/comments by **midday on Wednesday 23 January**.

Thanks in advance

**[Redacted]**

**[Redacted]** | Housing, Building and Fire Safety | Housing Standards and Quality | Scottish Government | Better Homes Division | Room 106, Russell House, King Street, Ayr, KA8 0BE | Tel: **0141242[Redacted]** | Blackberry: **[Redacted]**

---

On 23 Jan 2019, at 11:42, **[Redacted]**@abi.org.uk> wrote:

**[Redacted]**

Many thanks for sharing the suggested text related to insurer's approach to changes in fire alarm. I think this is generally on track - I've made some minor suggested amends below - any questions please let me know.

I've deleted the part about premium reductions as i can imagine it would cause further questions. hope that's ok.

***Isn't there a risk of people being refused insurance if their house does not meet the requirements in the guidance?***

*Scottish Government has engaged with the Association of British Insurers (ABI)*

*In general it will be for individual insurers to decide how they respond to the new standard. Insurers tend to ask whether the property is fitted with working fire alarms, rather than questions about specific standards. However, insurers also expect for homeowners to ensure that their property is in line with the law.*

*if homeowners are unsure of their insurer's approach we would advise speaking directly to your insurer.*

Hope that's ok - come back to me if you have any further questions.

**[Redacted]**

**[Redacted]**

Senior Policy Adviser: General Insurance  
Association of British Insurers (ABI)

---

**From:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Sent:** 19 October 2020 17:17  
**To:** **[Redacted]**@gov.scot>; **[Redacted]**@gov.scot  
**Subject:** Media inquiries on new fire and smoke alarm standards

Hello both – I just wanted to let you know that we're fielding a few inquiries on the above (as you may be too).

Following on from the story in yesterday's Mail on Sunday on charges for the installation of fire and smoke alarms, we've had a similar inquiry from The Herald which seems to be pushing a line that Scottish Government changes to fire alarms would make thousands of people's home insurance policies invalid and they will struggle to get home insurance if they don't comply.

As we've previously discussed, that's unlikely to be the case but it'd be helpful to compare our respective media statements and how we're handling such inquiries.

I've also had an email from a Highlands and Islands Councillor who has cc'd the Cabinet Secretary for Finance – happy to share details of that too if helpful.

Regards,  
Alastair

**Alastair Ross FCIPR**  
Assistant Director, Head of Public Policy (Scotland, Wales & NI)  
Association of British Insurers (ABI)

**Direct Dial:** +44 (0) 131 322 **[Redacted]**  
**Mobile:** +44 (0) 780 **[Redacted]**  
**Email:** Alastair.Ross@abi.org.uk

---

**From:** [Redacted]@gov.scot  
**Sent:** Tuesday, October 20, 2020 7:28:53 PM  
**To:** Ross, Alastair <Alastair.Ross@abi.org.uk>; [Redacted]@gov.scot  
**Cc:** [Redacted]@gov.scot  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hi Alastair,

Please accept my apologies for not being able to get back to you today – things have been very fast paced and trying to manage many competing demands. I will give you a call tomorrow.

Thanks  
[Redacted]

[Redacted]  
*Head of Fuel Poverty and Housing Standards Unit*  
**BB:** [Redacted]  
**email:** [Redacted]@gov.scot

---

**From:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Sent:** 20 October 2020 19:46  
**To:** [Redacted]@gov.scot>; [Redacted]@gov.scot>  
**Cc:** [Redacted]@gov.scot>  
**Subject:** Re: Media inquiries on new fire and smoke alarm standards

Not a problem [Redacted] - I can imagine it's been a busy day.

For information, here's the ABI statement we gave to The Herald on Monday on the insurance position which we'd previously discussed with [Redacted] and [Redacted]: The new regulations and impact will be dependent on the person's policy with their insurer. Insurers underwriting process and policy terms are individual to them. For example, one insurer may set out that the property needs to meet fire safety regulations as a condition to a claim, whereas another may not specifically state this in the policy. An individual's claims will be dependent on if they meet the terms set out in their policy with their insurer. Anyone who is unclear on their policy terms and conditions in relation to the change by the Scottish Government should speak to their insurer.

Happy to speak tomorrow if helpful, although the insurance issue here is not a material one. I'm free from 11.00am until 1.30pm.

Regards,  
Alastair

**Alastair Ross FCIPR**  
Assistant Director, Head of Public Policy (Scotland, Wales & NI)

Association of British Insurers (ABI)

**Direct Dial:** +44 (0) 131 322 [Redacted]

**Mobile:** +44 (0) 780 [Redacted]

**Email:** Alastair.Ross@abi.org.uk

---

**From:** [Redacted]

**Sent:** 23 October 2020 17:46

**To:** 'Ross, Alastair' <Alastair.Ross@abi.org.uk>; [Redacted]@gov.scot>

**Cc:** [Redacted]@gov.scot>

**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Alastair,

Thank again for your time on Wednesday. It was good to speak with you. As promised here is the Q&A on the insurance point that we discussed which is on our website's Q&A - <https://www.gov.scot/publications/fire-and-smoke-alarms-in-scottish-homes/>

**Q: How will the new regulations impact my household insurance policy?**

A: Different home insurance policies provided by different insurers will have varying terms and conditions which a homeowner must comply with in order for their home insurance to be valid. Anyone who is unclear about the terms and conditions of their specific policy in relation to the fire and smoke alarm requirements should get in touch with their home insurer in the first instance, to check whether the new requirements will be specifically included in their policy or not.

Thanks

[Redacted]

[Redacted]

*Head of Fuel Poverty and Housing Standards Unit*

**BB:** [Redacted]

**email:** [Redacted]@gov.scot

---

**From:** Ross, Alastair <Alastair.Ross@abi.org.uk>

**Sent:** 14 December 2020 10:30

**To:** [Redacted]@gov.scot>

**Cc:** [Redacted]@gov.scot>; [Redacted]@gov.scot>

**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hi [Redacted]

As discussed I'd suggest the following points for the Minister's briefing in case any insurance issues are raised during the debate:

- The Association of British Insurers supports measures to reduce the risk of fire to people's safety and their homes. It's important for all Scottish households to make sure they are conforming to the new Scottish Government regulations on fire and smoke detectors ahead of the new deadline, as these alarms could be the difference between getting out of the home safely and a far more serious outcome.
- The questions that insurers may ask to assess fire risk are commercial decisions for individual insurers to take. Any changes to policy wording in response to these new regulations would be a matter for individual insurers. Insurers tend to ask whether the property is fitted with working fire alarms, rather than questions about specific standards.
- However, insurers also expect homeowners to ensure that their properties are maintained in line with the law. If homeowners are unsure of their insurer's approach or whether they are covered then they should speak directly with their insurers.

For your own background, and as discussed with **[Redacted]** previously, because property insurance (home/contents and buildings cover) relates to property as opposed to people then there is unlikely to be much impact on property insurance premiums when interlinked fire and smoke alarms are installed. The alarms provide a warning but are dependent on people responding to them, and the priority is preserving life i.e. getting everyone out of a building to safety. Alarms themselves will not significantly improve the protection or preservation of the property and contents.

I hope this is helpful and if you need anything else then do let me know.

All the best,  
Alastair

---

**From:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Sent:** 20 December 2021 10:05  
**To:** **[Redacted]**@gov.scot>  
**Cc:** **[Redacted]**@gov.scot>; **[Redacted]**@gov.scot>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hello again **[Redacted]**,

I understand that Mark Griffin MSP has lodged a topical PQ this week on the new fire and smoke alarm standards follow the media coverage in the Sunday Post yesterday. If you or colleagues are preparing a Ministerial response for that then I thought you'd appreciate sight of what the ABI has been saying to media and various MSPs who have asked about this in recent weeks.

Our media line is:

*"Insurers will expect that households and businesses are compliant with any legislation on requirements for the property, such as a requirement to have fire alarms. They may ask customers questions about whether the property is fitted with working fire alarms, but are not likely to ask questions about specific standards. It will be for individual insurers to decide how they respond to the new standard – anyone who is unclear on their policy terms and conditions in relation to the new law in Scotland should speak to their insurer."*

In MSP correspondence we have said:

*The ABI supports measures to reduce the risk of fire to people's safety and their homes and so it is important for all Scottish households to make sure they are conforming to the new Scottish Government regulations on fire and smoke detectors ahead of February's deadline. The ABI worked with the Scottish Government officials who drafted these regulations in 2018 and advised them on the insurance perspective on the new fire and smoke alarm requirements. We have briefed our member companies throughout this process so that they are aware of the new regulations coming into force in Scotland from next year. Insurers will expect that households and businesses are compliant with any legislation on requirements for the property, such as a requirement to have a fire and smoke alarm. However, insurers are not likely to ask questions about specific standards. The questions that insurers may ask to assess fire risk are commercial decisions for individual insurers to take, and many insurers will already ask questions regarding fire and smoke detectors. While any changes to policy wording in response to these new regulations would be a matter for individual insurers, many policies may be offered on a UK-wide basis, and therefore may not account directly for these new regulations in their policies, or in questions they choose to ask to help them to assess risk. However, I would stress that these commercial decisions have no impact on the status of these regulations in law, and the requirement for households to follow them. Anyone who is unclear on their policy terms and conditions in relation to the change by the Scottish Government should speak to their insurer.*

We are also adding the text below to the ABI's home insurance webpage:

*In Scotland the law on fire alarms is changing from February 2022 which means all Scottish homes will need to have interlinked alarms – you can read more about this change [here](#). Insurers support measures to improve fire safety, and we support the use of high integrity alarms as per the Fire Protection Association [guidance](#). ABI member firms are aware of these new regulations coming into force. Insurers will expect that households and businesses are compliant with any legislation on requirements for the property, such as a requirement to have fire alarms. They may ask customers questions about whether the property is fitted with working fire alarms, but are not likely to ask questions about specific standards. It will be for individual insurers to decide how they respond to the new standard – anyone who is unclear on their policy terms and conditions in relation to the new law in Scotland should speak to their insurer.*

I'm on leave this week but will keep an eye on emails so if you need anything else, or I should be speaking to someone else on this, then please let me know.

Regards,  
Alastair

**Alastair Ross FCIPR (He/Him)**

Assistant Director, Head of Public Policy (Scotland, Wales & NI)  
Association of British Insurers (ABI)

**Direct Dial:** +44 (0) 131 322 [Redacted]

**Mobile:** +44 (0) 780 [Redacted]

**Email:** Alastair.Ross@abi.org.uk

---

**From:** [Redacted]@gov.scot  
**Sent:** Monday, December 20, 2021 10:54:14 AM  
**To:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Cc:** [Redacted]@gov.scot; [Redacted]@gov.scot>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

---

Hello Alastair,

Many thanks for this. You must have been reading my mind as I was going to get in touch with you. Just to note [Redacted] has left my unit and [Redacted] is the new Team Leader so do please update your contact list.

My colleagues have flagged the below article from yesterday's media article:  
The Sunday Post (English) 4 **Sound the alarm: Insurance firms warn Scots may not be covered if homes don't meet new laws (that no one knows about)** Insurers have warned homes may not be covered if Scots do not fit fire alarms under looming new laws. Ministers have been accused of burying their heads in the sand as critics describe the introduction of the legislation demanding interlinked fire alarms in February as shambolic. Yesterday, charities echoed concern over the legal changes which take effect in less than seven weeks

Is the section in yellow a change in position or are you able to shed any light into that. We have used the lines as agreed with you previously that:

Different home insurance policies provided by different insurers will have varying terms and conditions which a homeowner must comply with in order for their home insurance to be valid. Anyone who is unclear about the terms and conditions of their specific policy in relation to the fire and smoke alarm requirements should get in touch with their home insurer in the first instance, to check whether the new requirements will be specifically included in their policy or not.

We will need to respond to this so I am wondering if we can say something along the lines of:

'Officials have engaged further with the Association of British Insurers (ABI), who have advised that ABI member firms aware of the upcoming changes to fire alarms legislation from 2022. Insurers may ask a customer questions about whether the property is fitted with working fire alarms, but are not likely to ask questions about specific standards. It will be for individual insurers to decide how they respond to the new standard – anyone who is unclear on their policy terms and conditions in relation to the new law in Scotland should speak to their insurer.'

Just another question: how many insurers in Scotland are members of ABI so that I can give overall context.

Appreciate you are on leave and thank you for keeping an eye on your emails. Give me a call if easier to speak.

Thanks  
[Redacted]

[Redacted]  
*Head of Fuel Poverty and Housing Standards Unit*  
BB: [Redacted]

*email: [Redacted]@gov.scot*

---

**From:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Sent:** 20 December 2021 11:13  
**To:** [Redacted]@gov.scot>  
**Cc:** [Redacted]@gov.scot>; [Redacted]@gov.scot>; [Redacted]@abi.org.uk>; [Redacted]@abi.org.uk>  
**Subject:** Re: Media inquiries on new fire and smoke alarm standards

You're welcome [Redacted],

The Sunday Post report is misleading. As far as I can see they did not speak to any insurers - the suggestion claims may not be paid came from an insurance broker speculating without having checked with any insurers which is neither helpful or particularly responsible.

Insurers' position is as set out in my last email - I'm not aware of any insurers warning homes may not be covered and we did not say that to the Sunday Post. Different insurers will offer different policy terms so we're not able to say definitively on behalf of the entire industry (including insurers that are not ABI members) but your lines look fine to me.

There are no Scotland—specific insurers but the ABI's members account for more than 90% of the U.K. insurance market.

I've cc'd my colleagues [Redacted] and [Redacted] who are working this week and can help if you need anything else.

Regards,  
Alastair

---

**From:** [Redacted]@gov.scot  
**Sent:** 20 December 2021 11:26  
**To:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Cc:** [Redacted]@gov.scot; [Redacted]@abi.org.uk>; [Redacted]@abi.org.uk>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

---

Thank you Alastair and an e-hello to [Redacted] and [Redacted]too,

This is really helpful – thank you. I am being asked about this story in particular by the First Minister's team too and I am expecting Ms Robison's office to get in touch about it. I won't go into the details of the Sunday Post but I might just tweak the line below. Grateful if [Redacted] or [Redacted] can advise if this is acceptable and if the lines below at end of Alastair's email have been added to the ABI website so that I can ask Ministers to refer to that in any answer.

'Officials have engaged further with the Association of British Insurers (ABI), who have advised that ABI member firms are aware of the upcoming changes to fire alarms legislation from 2022. ABI have indicated, and as set out on its website, that insurers may ask a customer questions about whether the property is fitted with working fire alarms, but are not likely to ask questions about specific standards. It will be for individual insurers to decide how they respond to the new standard – anyone who is unclear on their policy terms and conditions in relation to the new law in Scotland should speak to their insurer.'

**Alastair:** Hope you have a good break over the festive period and best wishes for Christmas and New Year when you get there.

Thanks  
[Redacted]

**[Redacted]**  
*Head of Fuel Poverty and Housing Standards Unit*  
**BB:** [Redacted]  
**email:** [Redacted]@gov.scot

---

**From:** [Redacted]@abi.org.uk>  
**Sent:** 20 December 2021 11:46  
**To:** [Redacted]@gov.scot>; [Redacted]@abi.org.uk>  
**Cc:** [Redacted]@gov.scot>; [Redacted]@gov.scot>; [Redacted]@abi.org.uk>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hi [Redacted],

[Redacted] and I have read your proposed lines below, and we agree it looks good and is acceptable.

Regarding the ABI website, it is in the process of being updated and we will share this with you when it is complete.

Kind regards,  
[Redacted]

**[Redacted]**  
Public Affairs Assistant  
Association of British Insurers (ABI)

---

**From:** [Redacted]@abi.org.uk>  
**Sent:** 20 December 2021 12:05  
**To:** [Redacted]@gov.scot>; [Redacted]@abi.org.uk>  
**Cc:** [Redacted]@gov.scot>; [Redacted]@gov.scot>; [Redacted]@abi.org.uk>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hi [Redacted]

I can confirm the ABI webpage has now been updated, and our guidance regarding this matter can be found under the “How do prevent it?” subheading:

<https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/home-insurance/fire/>

If we can help in any other way, please let us know.

Kind regards,  
[Redacted]

[Redacted]

Public Affairs Assistant  
Association of British Insurers (ABI)

**Direct Dial:** +44 (0) 207 [Redacted]

**Mobile:** +44 (0) 751 [Redacted]

**Email:** [Redacted]@abi.org.uk

---

**From:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Sent:** 14 January 2022 11:42  
**To:** [Redacted]@gov.scot>; [Redacted]@gov.scot>  
**Cc:** [Redacted]@abi.org.uk>; [Redacted]@abi.org.uk>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hi [Redacted] – I see Oliver Mundell MSP has lodged a written PQ on interlinked alarms and home insurance (below). Do you or colleagues need any input from the ABI for a response? If so, please let us know.

**Question S6W-05665: Oliver Mundell, Dumfriesshire, Scottish Conservative and Unionist Party, Date Lodged: 13/01/2022**

To ask the Scottish Government what it anticipates the impact may be on the home insurance policies of households that are unable to install interlinked fire alarms before the February deadline.

Regards,  
Alastair

**Alastair Ross FCIPR (He/Him)**

Assistant Director, Head of Public Policy (Scotland, Wales & NI)  
Association of British Insurers (ABI)

---

**From:** [Redacted]@gov.scot>

**Sent:** 14 January 2022 13:49

**To:** Ross, Alastair <Alastair.Ross@abi.org.uk>; [Redacted]@gov.scot

**Cc:** [Redacted]@abi.org.uk>; [Redacted]@abi.org.uk>

**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hi Alistair,

Yes please – if you can add anything further to the lines you have already provided, that would be very helpful as this has become a big topic of discussion following the media pieces recently. I suspect, however, that because you can't speak definitively for all your members due to their different T&Cs, no cast-iron guarantee that insurance won't be affected can be offered, which is what people will be looking for!

Kind regards,

**[Redacted]**

[Redacted] ([she/her](#))

Housing Standards & Quality Team [Redacted]

4<sup>th</sup> Floor, 4 Atlantic Quay, 70 York Street, GLASGOW G2 8JX | [Redacted] |  
[Redacted]@gov.scot

---

**From:** Ross, Alastair <[Alastair.Ross@abi.org.uk](mailto:Alastair.Ross@abi.org.uk)>

**Sent:** 17 January 2022 11:25

**To:** [Redacted]@gov.scot>; [Redacted]@gov.scot

**Cc:** [Redacted]@abi.org.uk; [Redacted]@abi.org.uk>

**Subject:** RE: Media inquiries on new fire and smoke alarm standards

You're welcome **[Redacted]**

The main message for householders is that if you are concerned then speak to your insurer about this. You'll have seen the Sunday Mail coverage yesterday which is frustrating as it didn't use the full quote we gave them below, and misinterprets it for the paper's own purposes.

*An ABI spokesperson said: “Insurers will expect that households and businesses are compliant with any legislation on requirements for the property, such as a requirement to have fire alarms. They may ask customers questions about whether the property is fitted with working fire alarms, but are not likely to ask questions about specific standards. It will be for individual insurers to decide how they respond to the new standard – anyone who is unclear on their policy terms and conditions in relation to the new law in Scotland should speak to their insurer.”*

In terms of the PQ you could point out that Scottish Government (your colleagues [Redacted], [Redacted] and [Redacted]) consulted with the insurance industry on the proposed changes in 2018 including the impact they could have on insurance policies, and that the ABI gave its views on this on behalf of its member companies and also contributed to the FAQs document subsequently produced.

As you say for the reasons below, we cannot offer a definitive yes/no answer which is why the advice is for households to check with their insurers. We have briefed our member companies on this so they are aware of the changes in Scotland and we will send a reminder this month that they come into effect from February 1.

Hope this is helpful,  
Alastair

**Alastair Ross FCIPR (He/Him)**

Assistant Director, Head of Public Policy (Scotland, Wales & NI)  
Association of British Insurers (ABI)

---

**From:** [Redacted]@gov.scot>

**Sent:** 17 January 2022 12:23

**To:** Ross, Alastair <Alastair.Ross@abi.org.uk>; [Redacted]@gov.scot

**Cc:** [Redacted]@abi.org.uk>; [Redacted]@abi.org.uk>

**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Thanks Alistair.

Is there any merit in expanding on the fact that the new legislation is more about saving lives than property? And therefore would be unlikely to change the outcome for a home insurance claim in the event of a fire – would this have any bearing on how insurers view the legislation?

Kind regards,

**[Redacted]**

[Redacted]  
Housing Standards & Quality Team [Redacted]

4<sup>th</sup> Floor, 4 Atlantic Quay, 70 York Street, GLASGOW G2 8JX | [Redacted] |  
[Redacted]@gov.scot

---

**From:** Ross, Alastair  
**Sent:** 17 January 2022 12:44  
**To:** [Redacted]@gov.scot; [Redacted@gov.scot]  
**Cc:** [Redacted]@abi.org.uk>; [Redacted]@abi.org.uk>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

You're welcome [Redacted] – that's the point we discussed with your colleagues back in 2018. I'll forward on the correspondence from then with [Redacted].

Fire and smoke alarms alert householders to a fire but do not do anything to prevent the spread of a fire – that's in contrast to other measures such as sprinkler systems which if triggered can stop the spread or extinguish a fire limiting the damage as well as risk to life.

Fire and smoke alarms are dependent on people responding to them, and when they do it's easier (and more important) to move people out of a property at risk than to move the contents of the property.

However, the likelihood of the new legislation changing the outcome of a subsequent insurance claim is as per our statement that insurers expect households are complaint although they are not likely to ask about specific standards.

Regards,  
Alastair

**Alastair Ross FCIPR (He/Him)**  
Assistant Director, Head of Public Policy (Scotland, Wales & NI)  
Association of British Insurers (ABI)

---

**From:** Ross, Alastair <Alastair.Ross@abi.org.uk>  
**Sent:** 15 February 2022 09:39  
**To:** [Redacted]@gov.scot>  
**Cc:** [Redacted]@gov.scot>; [Redacted]@gov.scot>; [Redacted]@abi.org.uk>  
**Subject:** RE: Media inquiries on new fire and smoke alarm standards

Hello again [Redacted],

I just wanted to let you know that we have continued to discuss this issue with ABI member firms and they have agreed to update our position below which now confirms that they will not invalidate a fire damage claim for existing customers purely because they have not yet complied with the new regulations. Hopefully this is helpful for you and colleagues to know.

The ABI media lines now are:

- We support any initiative that can help save lives and would encourage people to install interlinked alarms so that they can evacuate their home safely in the event of a fire.
- Our members are aware of the new regulations coming into force and will not invalidate a home insurance fire claim for existing customers purely because they have not yet complied with the new law in Scotland. Anyone who is unclear on their policy terms and conditions should speak to their insurer.

We're still fielding questions from the media and MSPs about deadlines for compliance and we are pointing out that enforcement lies with Scottish Government rather than insurers, so any guidance you can share on enforcement or deadlines for households to comply would be really helpful.

Regards,  
Alastair

**Alastair Ross FCIPR (He/Him)**

Assistant Director, Head of Public Policy (Scotland, Wales & NI)  
Association of British Insurers (ABI)