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> Aluminium composite and insulated sandwich panels can accelerate fire spread, weaken structures, and hinder firefighting

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Aluminium composite panels and insulated sandwich panels

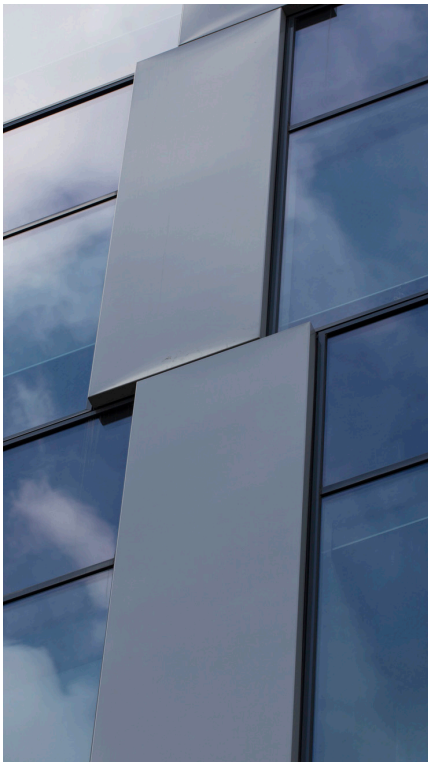
Our current position

As a leading commercial insurer in Australia, we're often asked our position on aluminium composite panels and insulated sandwich panels.

At the time of writing, Liberty notes the following:

Where the problem lies

- Aluminium composite panels (ACPs) and insulated sandwich panels (ISPs) can present challenging behaviours during a fire, most prominently in terms of fire spread, structural compromise, and difficulty in extinguishing the fire once established.
- Accurately and confidently identifying the materials making up an existing ACP/ISP system – and therefore their likely fire behaviour – can be difficult. Additional third-party testing may be required.
- The poor fire behaviour of some combustible ACPs/ISPs has led to multiple high profile fire losses internationally.
- Ongoing auditing exercises have revealed unsuitable ACPs/ISPs in many buildings, presenting unacceptably high risk to the buildings, occupants and neighbours.
- Building codes, legislation, fire tests and material labelling are being re-examined in Australia and elsewhere, in an attempt to limit such risk exposures.
- Where ACPs/ISPs are present on or in a building, Liberty requires that their fire specifications be reviewed on a case-by-case basis, to assist us in quantifying the risk. The review should also consider the fire contribution of any supplementary cavity insulation materials present.



Useful questions to consider

With the above statements in mind, answers to the following would help us understand the risk exposure of cladding made of ACPs/ISPs.

- When was the cladding installed?

- Who manufactured the cladding?
- Who supplied the cladding?
- Who installed the cladding?

- What material is the cladding made of?
- Does it have layers of insulation of any type bonded to it?
  If so, what are the details of these materials?
- Does it have any manufacturer and/or fire test certification by an accredited testing laboratory (for example, is it National Association of Testing Authorities (NATA) accredited)?

- Is there any certification marking or other verification marks on the cladding to confirm that the cladding installed is that specified in the fire safety studies?

- Has the cladding been installed using the same construction and jointing system specification as originally fire tested?

- Is there additional insulation material behind the cladding?
  If so, what is it made of, and is there any manufacturer and/or fire testing certification?

- Have there been any audits, checks, tests, inspections, investigations or surveys of any type of the cladding and insulation?
  If so, what was the outcome?

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