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Corporate Insurance Brokers

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COMMERCIAL
Insurance Profile

Mitigating Outdoor Heater Risks in Commercial Settings

Outdoor heaters are portable heating appliances designed to provide thermal radiation to outdoor spaces such as open-air patios, terraces and other external areas. Commonly referred to as patio heaters, they are widely used by pubs, restaurants, event spaces and sports venues to extend the usability of outdoor areas during colder months.

While these heaters can improve customer comfort, they also introduce specific fire and injury risks. Without appropriate controls, outdoor heaters may contribute to fires, gas leaks, electric shock or burn injuries. To help protect customers, staff and property, businesses should adopt risk mitigation measures covering installation, operation and ongoing maintenance.

Regulatory Requirements and Industry Best Practices

Gas-powered outdoor heaters are subject to the Gas Safety (Installation and Use) Regulations 1998 (GSIUR). Installation, modification and repair work must be carried out by a Gas Safe-registered engineer, who should provide the appropriate certification. Regular professional inspections are essential to ensure continued safe operation.

Electric and infrared heaters must comply with BS 7671 (IET Wiring Regulations). Heaters intended for outdoor use should have a suitable ingress protection (IP) rating, and any outdoor socket must be housed in a weatherproof enclosure with an appropriate IP rating. Outdoor electrical circuits should also be protected by a residual current device (RCD) to reduce the risk of electric shock.

For liquefied petroleum gas heaters, recognised industry best practice includes selecting the correct type and size of gas cylinder, using hoses and regulators that meet British Standards and carrying out leak checks before operation.

Risk Mitigation Measures

Effective risk management begins with selecting heaters designed for commercial outdoor use and appropriate fuel types for the setting. Models with safety features such as automatic shut-off valves, flame-failure devices and tip-over protection can help reduce the likelihood of fires or gas releases.

Placement is critical. Heaters should be positioned on stable, level surfaces and kept at least the manufacturer-specified distance away from combustible materials (often around 2 metres), including furniture, awnings and building structures. Units should not be placed in enclosed or poorly ventilated areas unless specifically designed for such use.

Operational controls are equally important. Staff should be trained in safe start-up, adjustment and shut-down procedures. Heaters should be switched off when not in use, during adverse weather or if abnormal operation is observed.

Routine inspections and maintenance should be conducted to identify damaged hoses, electrical cords or fittings. Any faulty equipment should be removed from service immediately and repaired or replaced by a qualified professional.

Warning Signs to Watch Out For

Certain warning signs may indicate that an outdoor heater is no longer operating safely. These can include unusual odours, difficulty igniting the unit, inconsistent heat output, flickering flames or visible damage to hoses, cables or fittings. If any of these issues are observed, the heater should be switched off immediately and removed from service until it has been inspected by a qualified professional.

Your Risk Transfer Resource

Contact the insurance professionals at MacKay Corporate Insurance Brokers to learn more about managing outdoor heater risks and securing coverage that supports your organisation’s operational needs.

Business Continuity Planning Myths Debunked

Business continuity plans (BCPs) provide structured frameworks to help organisations prepare for, respond to and recover from disruptive events, enabling critical operations to continue while limiting damage and downtime. Despite their importance, persistent myths about who needs a BCP, what it should include and whether it is worth the investment can leave organisations exposed. The following sections address some of the most common misconceptions surrounding business continuity planning.

Myth: BCPs are only necessary for large organisations or those in high-risk locations.

Some organisations assume that business continuity planning is only relevant for large corporations with extensive assets or for businesses located in areas prone to natural disasters such as flooding. In reality, BCPs are essential for organisations of all sizes, particularly small and medium-sized enterprises (SMEs).

SMEs often have fewer financial reserves and limited operational flexibility, making them more vulnerable to prolonged disruption. A single incident—such as a fire, cyber-attack or supply chain failure—can threaten their ability to recover. Additionally, emergencies are not limited to geographic risk zones. Cyber incidents, utility failures, public health events and workforce disruptions can affect organisations anywhere.

Myth: Business continuity planning is purely an IT issue.

Another common misconception is that business continuity planning only involves technology systems and data backups. While IT resilience is important, it represents just one element of a comprehensive BCP.

Effective business continuity planning considers the organisation as a whole, including people, premises, suppliers, equipment and communication processes. It addresses a wide range of scenarios beyond technology failures and ensures that responsibilities, decision-making authority and recovery priorities are clearly defined.

Protecting data alone is not enough if staff cannot access facilities, suppliers cannot deliver or critical services cannot be maintained.

Myth: Business continuity planning is too costly and time-consuming.

Some organisations hesitate to implement BCPs due to perceived costs or resource demands. However, the financial and operational consequences of an unplanned disruption often far exceed the investment required to develop and maintain a continuity plan.

A single major incident can result in lost revenue, contractual penalties, reputational harm and long-term business interruption. By investing in business continuity planning in advance, organisations can reduce the severity of losses, shorten recovery timeframes and improve confidence among clients, employees and stakeholders.

Myth: Organisations can respond effectively without a formal plan.

Relying on improvised responses during a crisis can significantly increase risk. Emergencies often unfold rapidly, leaving little time for clear decision-making. Without a defined plan, confusion, miscommunication and delays are more likely, potentially compounding the impact of the incident.

BCPs provide clarity during high-pressure situations by outlining predefined actions, communication channels and recovery steps. This preparation supports faster, more coordinated responses and helps limit operational downtime and reputational damage.

Conclusion

Disruptive events can occur without warning, making proactive preparation essential. By addressing common myths and implementing effective business continuity plans, organisations can strengthen their resilience, protect critical operations and better navigate unexpected challenges.

For more risk management guidance, contact us today.