

COST ACTION C17 “BUILT HERITAGE: FIRE LOSS TO HISTORIC BUILDINGS”

“Fire Protection of Historical Buildings (heritage) in Republic of Bulgaria Statistical Review and Risk Assessment”

Full name of the working group member, address, telephone, e-mail, details

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Bulgaria was established as a state for more than 1300 years ago. It is situated on a territory where products of human activity are found and preserved and which proves the presence of civilization, art and learning dated V century BC. According the data in the National Institute of monuments of culture (documentary) archive from 2000 there are 39 748 monuments of culture registered. Seven of them are of world-wide importance, 1296 of national importance and the rest are of local importance or only registered. It has to be noticed that monuments of culture are registered in all Bulgarian regions.

The significance of the problem of historical heritage protection in Bulgaria is a consequence not only of the fact that their number is relatively high compared to the number of the population (7,900,000 inhabitants, 111,000 sq.km), but also because of the fact that some of them date from the IV century BC and are of world-wide importance.

The geopolitical and particularly the delicate foreign-political situation in the Balkans where the variety of historical, ethnical, religious and economic problems and contradictions are incited and accelerated by the economic crisis and poverty in the region and by the constant interference of outside (for the region) forces, attach great importance to the role of the monuments of culture as valuables of national and world-wide significance. Their informative and educative value in terms of globalization turn to a consolidating state system factor, firstly by/through forming and becoming stronger of the national self-consciousness, and secondly, as an objective historical evidence that can solve the contradictions, based on ignorance and speculations in the field of historical awareness and of the historical science.

The interest to the matter is outlined by its significance as well as the complexity of the social, economical and political changes which started in Bulgaria at the end of the Cold War and should become to an end with the act of accepting the country as a full member of the European Union.

The historical traditions and especially the political practice in the period from the end of WW II till the end of Cold War helped in imposing the principles of state control in the Bulgarian

society. On the strength of these principles the rights and free will of the individuals are not regarded as their natural rights but as state management derivatives. To every citizen is assigned the obligation to serve the state, which is an exclusive owner of the national wealth and at the same time because of possessing absolute state power, it is fully entitled to limit the free will of the individual by its decision.

During the period of the so called “socialism” the state becomes owner of most of the historical buildings, including all that are declared as monuments of culture and have world-wide, national and local significance. It should be noticed that during that period the state government made considerable efforts in the field of legislation, financing and science research for discovering and protecting the historical heritage in order to achieve its educational and cultural aims. The last mentioned activity is strongly centralized and the state has the only right to finance and realize it. A large and well-harmonized legal regulation system was built up, which included the Act of monuments of culture, dated 1969, repeatedly amended, organization and mission regulations of the National Institute of monuments of culture, dated 1976 and many other instructions. The Act and the regulations mentioned above are in force nowadays and are the basic structural elements in the legislative system, concerning the protection of historical buildings. Despite of the amendments after the political changes in 1990, these regulations are still loaded/saddled with the ideas and spirit of the state management.

This fact leads to some substantial consequences:

1. Despite of the fact that most of the historical buildings in Bulgaria are private property (for example, from 830 historical buildings 799 or 94% of them are private in Varna Region) the state/government strongly limits the rights of the building owners concerning the possession, using and disposition. In return for it, the state is engaged to ensure financial, material and scientific resources for buildings’ preservation and protection. On the other hand the economical crisis imposes state budget restrictions and this does not let the state to carry out its obligations undertaken.
2. As for its legal and organization characteristic features the safety system could be added to the antiquated ‘compensation model’, which was rejected in the 50s. In contrast to that model, the ‘preventive model’ accentuates not on the mechanisms of compensation but on taking precautions, as it is used in well-developed countries, including these in European Union.
3. The above mentioned (p.2) is connected with the fact that interests of the individual, including personal security/safety are put aside, behind the state interests and state property. The results of using ‘compensation model’ are connected with building up a fire safety system with high level of risk for people, for their life, health and tranquillity.

After the first meeting in Brussels of the Management Committee last year, Bulgaria as a participant in COST C 17 had the opportunity to establish business connections with some state institutions. This gave occasion for involving the objectives of COST C 17 the priority scientific research projects of Varna Free University “Chernorizetz Hrabar” (VFU).

We can summarize the actual results as follows:

1. As a consequence of our request the Director of the National Service “Fire and Emergency Safety” under the Ministry of Inner Affairs of Bulgaria gave instructions for carrying out a fire safety and technical investigation of the buildings of historical importance in the country. There were inspected over 2750 buildings all over the country. It was found out that after 1990 fire brigades intervened in 19 fires and 4 average situations/accidents that occurred. In 487 of the inspected historical buildings offences were ascertained, records were drawn up, anti-fire instructions were issued and administrative pains and penalties were inflicted. At the moment the collected information is being analyzed while the statistical data is going to be used in realizing projects connected with risk analyses and risk control.
2. The main subjects of COST C 17 are subjects of the agreement between Varna Free University “Chernorizetz Hrabar” and the National Center for Museums, Galleries and Arts under the Ministry of Culture. The aim is to create a unified data base and information system of the national historical and cultural buildings and monuments, which is a part of the ‘e-government’ project, financed from the Bulgarian Government and other international projects.
3. Activities on COST C 17 are involved in another project concerning the trans-border cooperation in overcoming the consequences of natural disaster and emergency situations which was initially funded by VFU budget.

As a result of the research work and the information based on initial analysis of the legal regulations made by the National Institute of monuments of culture and the National Service “Fire and Emergency Safety” was outlined the structure of the important problem, connected with threats and fire risks for the buildings of historical importance in the country.

The indicated structure involves the following interdependent elements:

1. Firstly, it is the out-of-date legal regulation system, which does not correspond to the new social and economical conditions. In some cases there are antimonies, in others discrepancies to the Constitution. As a result the historical buildings that are private become a burden to their owners, which have to mortgage the property or to find another way to finance the protection and safety of the buildings and at the same time they have to come across a plenty of limitations concerning the possession, using and disposition of the historical heritage. There is a pronounced tendency toward cancelling that type of buildings from the list of the monuments of culture, which allows the owners to reconstruct the building without paying attention to their historical value or just to destroy them. Secondly, the antiquated legal regulations entrust different state and local government bodies with one and the same obligations and powers. This fact helps in increasing the bureaucracy, which the owners of historical buildings have to come across on one hand, and on the other the different bodies that have to supervise and control and have preventive functions in respect of historical heritage have no sound reasons to act the way they have to. Practically the state fire safety control bodies bear the whole responsibility. These bodies, part of which is the National Service “Fire and Emergency

Safety” dispose of quite insufficient resources as a result of the restricted budget policy in the last 15 years.

2. After deserting from the problems of the historical heritage on behalf of the state because of reasons mentioned above, the protection matters remain beyond the interests of the scientific and insurance companies. As a consequence, there is a lack of deep scientific, financial and economic researches, treating the historical heritage and its protection. To some extent this research gap could be compensated by passing new legal regulations, protecting the personal safety via the institute of healthy and safety labour conditions and the one defending the consumers of using dangerous goods.

Harmonizing the legal regulations in the field of risk assessment in Bulgaria with similar regulations in European Union was initiated with The Healthy and Safety Labour Conditions Act in 1997. This Act comprises the EU Directive 89/391/EEC requirements where are regulated the rights and obligations of government, employers and employees that ensure healthy and safety labour conditions. Consumers Protection Act, dated 1999 settles the obligations of all subjects who offer services, despite of the organization structure, type of property and the reasons they give up services in order the safety of consumers to be ensured. In 1999 was issued Instruction 5 of Ministry of Labour and social policy of Bulgaria, which comprises the order, procedures and regularity of risk assessment.

All these legal regulations, together with Ministry of Inner Affairs Act, which regulates the tasks and activities of the National Service “Fire and Emergency Safety”, Regulation I-61 for certifying objects corresponding to the fire safety requirements, in fact lead to the process of assessing the risk in the buildings of historical and cultural significance. Essentially, the risk assessment methods and techniques in Bulgaria are the same used in EU countries, as exposed in TAN 22: Fire Risk Management in Heritage Buildings by Stewart Kidd.

The unfavourable situation connected with the protection of historical in Bulgaria, that was described above shows that the legal regulations that are in force do not work effectively. The reasons for that could be found in the risk structure, which is underlied in the assessing procedures used in the technical and technological spheres. Already in the 17 century in Germany in some theoretical researches on risk was paid attention to the difference between 'threat' and 'risk'. The 'threat' has outward nature. It arises and transforms to a 'risk' irrespective of the subject whose interests are threatened.

While talking about the risk, the arising of threat is a result of the decision and the subject's behaviour that follows (activity or inactivity). This statement has a methodological significance because the process of 'decision taking' is constituted as an equal in rights structural element of risk as the following elements: threat, measurability, the probability of occurring the desired event and the consequences of it, and the hope for success. Each of the four elements of risk (characteristic features of risk) has a practical value as criteria for classifying the risks.

On the other hand the classification and the typology, based on it are important methods for classifying and assessing the risks. In terms of 'decision taking' the risks could be classified

as risks that you are aware of, and that you are not aware of, reasonable and irrational, meaningful and meaningless and s.o. In this connection we can make the conclusion that the unfavourable situation for protecting heritage buildings is due to the fact that the Bulgarian government and the society as a whole are not aware of the risks. This lead to not taking effective measures for enhancing the level of protection and minimizing the risks from fires in historical buildings.

In this context, the involving of Bulgaria in COST C 17 and our active participation in the future would be of great importance for realizing the nature of the risks, which could be a prerequisite for taking much more effective legislative, organizational, technical and other kind of measures for enhancing the level of fire protection of historical buildings.

COST ACTION C17 “BUILT HERITAGE: FIRE LOSS TO HISTORIC BUILDINGS”

“Approaches and Methods of Fire Risk Quantitative Evaluation for Heritage Buildings in Bulgaria”

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Until 1990, there used to be a state insurance monopoly in Bulgaria. Moreover, most historical buildings were owned by the state, while the owners of the other non-state buildings were greatly restricted in their freedom to use and manage the buildings. As a result, insurance was entirely run by the state. Insured were the most valuable sites, including all heritage monuments of world and national importance. The changes, which have taken place since 1990, have led to the elimination of the state monopoly. At present the insurance business is entirely private.

The effective legislation does not provide for any special arrangements or special insurance types for historical buildings. The survey conducted has shown that most insurance companies have no experience in this field and practically show no interest in the insurance of historical buildings. Most companies include heritage building insurance in Damage and Property Insurance. Specialized fire insurance is offered only by *DZI AD* – the former national insurance company, which has already been privatized.

The quantitative fire risk evaluation used in Bulgarian insurance practice, which is also applied to fires in historical buildings, has applied three approaches – probabilistic, deterministic and mixed.

The probabilistic approach is based on the safety analysis, where most important is the “tree of events” method. The criterion of human individual risk is the probability of one person’s death at one site 1×10^{-6} per year. The site safety shall be considered sufficient if the factual values of the determined probabilities are lower. This method is believed to be relatively the most accurate one but its application requires time-consuming analyses made by highly qualified specialists and, therefore, it is too expensive to be commonly used.

The deterministic approach is less accurate but it is easier and cheaper to apply. Bulgarian insurers use mainly point methods to evaluate fire risk. Some insurers call them “small fire” risk evaluation method. The fire risk point evaluation methods are based on the comparison between the sum of the weighted evaluations of site risk specific indicators and the pre-approved risk evaluation scale. Foreign methods have been used, such as “Solution Pyramid” (USA), “E.R.I.C.” (France), “Virgilio” of Independent Technical Service (IES)” (England), etc.

In their fire risk evaluations, Bulgarian insurers use about 20 indicators, such as personnel, visitors, smoke protection, sewage, shafts, passages, internal coatings, furniture, staircase, corridors, fire alarm and fire extinguishing installations, fire hydrants, location of city fire service, etc. The final risk evaluation is the sum of the products of the weighted indicator values, included in the evaluation, and the coefficients of their availability at the site, which depend on the intervals of a specific scale.

Before using the point methods for the building fire risk evaluation, information must be gathered about the insured sites. The data are systematized in forms presenting data collected as a result of:

- Interviews with building owners, users and managers;
- Construction plan analysis
- Independent experts’ evaluation;
- Personal inspections conducted by insurer’s specialists.

In practice, the evaluations can be used not only for fire risks but also for other types of risks covered by the insurers. The evaluations shall be the primary criterion for calculating the amounts of insurance premiums.

The forms used to systematize the information collected for fire risk evaluation are prepared individually by the different insurers. They include several sections, which can generally be characterized as follows:

The first section includes general data, such as:

- Full name and address of the site;
- Dates of construction, launching, reconstruction and modernization activities;
- Investor, designer, builder, building supervision and statutory acts applied when designing the site;
- Location of the site and related external risk factors, as a result of weather conditions, neighbouring sites, level of seismological activity, information about past ignition-related fires or incidents, access to the site.

The second section includes data related to the prerequisites and conditions, related to the occurrence of fires, such as:

- Premises classified in groups depending on the electrical facilities contained therein;
- Fire resistance of the building structure and facilities;
- Combustibility group of construction materials and structures;

- Locations and methods of storing easily combustible substances and materials;
- Inside and outside fire-extinguishing water supply;
- Fire alarm, gas analyzing, fire extinguishing, security and other systems installed in the building.

The third section contains data about:

- The number of personnel and how well prepared they are to act in case of a fire;
- The admission rules operating in the building;
- The organization of running repair activities;
- Emergency plans and instructions;
- Description of the fire measures undertaken at the site – smoking restriction rules and how effectively they are implemented, use of electrical heaters; results of inspections conducted by the state fire control authority, recommendations and their implementation.

There is an independent section including data about the value of the insured site, and the valuable objects kept therein. The expression of the value involves not only the insurer's value but also the value given by the client requesting the insurance. The practice of Bulgarian insurers is first to take into consideration the quantitative parameters specified by the clients and, in the event of a considerable difference between the client's assessment value and the insurer's assessment value, the insurer shall increase the insurance premium.

COST ACTION C17 “BUILT HERITAGE: FIRE LOSS TO HISTORIC BUILDINGS”

“A Review of Some problems concerning the Estimation of the Cultural and Financial Value of Historical Heritage in Bulgaria”

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Nowadays, the historical buildings that are monuments of culture in Bulgaria stay beyond the interests of the insurance companies that operate in the country. This situation is a consequence not only because of economic factors, caused by the economic crisis, but also because of factors, descending from the state control system till 1990 and the structural reform (becoming private the insurance companies) that had finished just a year ago.

In accordance with the system that was functioning before the economical and political changes, which is still in force, owners are obliged to take care for preserving and protecting of the historical buildings. Practically it is almost impossible for private owners to insure the property only by themselves because of the lowly income that they receive as a result of functioning of the building (most of these buildings are residential or small buildings). If they do not dispose of the necessary financial resources they are given a mortgage-secured credit from the local government (municipality). The financial resources laid out for preserving the buildings are not subject to repaying if no changes of use, ownership and legal status occurred. The resources that are subject to refunding are for constructing and repairing of the water-supply system and sewerage, electrical wiring, fire detection and alarm system, etc. In the Bulgarian legislation that is in force, there are requirements for insuring the loans on mortgage.

As for complex building heritage (architectural or historical complexes, whole towns, museums, galleries, school or university buildings etc.) which are state or municipality property, the insurance matters are accompanied by lots of problems, some of them are as follows:

1. There is a lack of current expert assessment (calculations) of the cost of the value of the heritage. It is well known that the sum that is going to be insured is defined on the basis of expert assessment of the cost of the value. The practice in Bulgaria shows that in large numbers of that kind of heritage the current value cost is

underestimated or absent in the documentation, which makes the insuring of historical buildings pointless where the first loss base bears no resemblance to the actual value. Actually the expert calculations do not give an account of “historical” and “cultural” value but only of the substance cost.

2. In fact very few of the cultural institutions could actually afford the premium for proper insurance due to the “tightness” of their budgets which does the Government set. There are such examples showing that a historical building, a very profitable one from tourist point of view is forbidden to insure the property (state property) because of the restricted budget of the Ministry of Culture, respectively the municipality budgets.

The mechanism that was described above does not work effectively because firstly, there is a lack of sufficient funding in the state budget, and secondly, in the Insurance Act mortgage-secured loans for historical buildings are not involved in the list of the compulsory insurance products.

It has to be noted that this mechanism was created in a period when most of the historical buildings were a state property and only The State Insurance Institute was operating in the country. Nowadays, over 90% of the historical buildings are private property and at the same time there is no state insurance company functioning.

At meetings with representatives from the insurance branch in Varna it was found out that these companies do not show any business interest in insuring heritage buildings, having status of monuments of culture. As far as there are some exceptions, the insuring of such type of buildings is realized in the order of common fire insurance.

One of the possible decisions of the problem with the disposition of the insurance companies to insure building heritage which is a municipal property is to offer specific insurance products pointed at a group of historical buildings which the Government (municipality) is going to insure. This way the risk is going to be distributed between the properties, while the probability of setting in fire incidents at one and the same time is quite small.

As for future business interests on behalf of the insurance companies, they could be connected with the development of cultural tourism, which could be financed through international projects and research activities.

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“Electronic recording system of fire statistics in Bulgaria”

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Fire is quite a serious threat for the historic heritage all over the world. The fact that COST C 17 treats that topic is evidence that it can be referred to as a significant social phenomenon.

Recording of its act and behaviour in different cases is the first binding step in turning it into sociological fact and therefore in a science research object. Recording, organizing and summarizing the empirical data enrich and deepen the understanding of the relation between the causes of ignition, the favourable circumstances and the consequences of fire. Having knowledge of this relation increases the possibility to bring under control the fire risk and to restrict it to acceptable framework for society by influencing the causes and the aggravating factors.

According to the active legislation in Bulgaria collecting, processing, using and disseminating of information about fire protection is a National Service “Fire and Emergency Safety” duty, which is a military structure under the Ministry of Internal Affairs (Ministry of Internal Affairs Act, art.108, item 5).

The organization and the fulfilment of that activity, including the electronic recording of fires that arise in buildings with historical importance is normatively regulated in the Instruction for Registration and Reporting on Fire Incidents Extinguished by Fire-fighters from National Service ”Fire and Emergency Safety”, which was issued by the Minister of Internal Affairs in 1999. The Instruction is a sub-act for the National Service only.

In accordance with the rules in the Instruction, the fires are classified in 30 groups depending on the usage of the buildings, their fire risk potential and the characteristics of the technological processes running in them. One of these groups includes the buildings that are monuments of culture.

Fires are classified by the source of ignition as well.

There are 14 classifying signs that are specified in the Instruction:

1. Short circuit;
2. Misusage of electrical heaters;
3. Misusage of electrical appliances;
4. Carelessness in handling open fire;
5. Technical failure;
6. Faulty technology;
7. Natural phenomena;
8. Arson;
9. Unsettled;
10. Others;
11. Construction failure;
12. Hot work;
13. Self-ignition;
14. Children's games.

In Bulgaria there are 28 administrative regions with the same number of regional structures of “Fire and Emergency safety” National Service, where daily register the data. Only governing officials in the Ministry of Internal Affairs have access to the electronic information system. The collected and summarized information is mainly used for the preparation of the quarterly and annual analyses from the regional services of “Fire and Emergency Safety” Service. It is unknown whether there are cases of giving the owners of heritage buildings or property managers’ data or summarized information from the electronic information system at their disposal. So far the problem concerning built heritage protection in Bulgaria has not been an object of thorough statistical or other kind of research.

It is necessary here to make certain explication. Bulgaria still undergoes the complex and dramatic stage of changes, which is going to finish when the country becomes an EU member in January 2007. There have to be considered that most of the parameters that characterize the status of the economy and of the society as a whole, compared with the same in the developed countries, are quite below the crisis level.

We as Bulgarian citizens often feel the dual sense of reality. Inevitability and irreversibility of the changes in all spheres are very often characterizes by a distinct disruption between what to do, how to do it, what is allowed to do, in what way people do it in EU countries and what is really happening in our everyday life.

We daily witness plenty of contrasting examples showing excellent technical and organizational achievements accompanied by unacceptable and contradicting to common sense, economic, organizational and legislative decisions and practice. A typical example in this respect is the fire protection organization in the country. It was set up similar to the Russian fire protection organization and was adopted at the beginning of 20th century. Nowadays National Service “Fire and Emergency Safety” is the only state enterprise which owns the exclusive rights to carry out fire prevention and fire fighting. Fire protection is based on the idea that the adequate engineering decisions, the organizational measures and the highly qualified and disciplined military staff can assure absolute reliable protection.

This method of approach, based on the theory of absolute reliability, proved its efficiency in the period of the industrial society, which was left behind. In the age of Hi-tech society, which is characterized with an increased complexity in the production and social processes, in the analysis of reliability the probability approach comes to the fore. The essence of this approach comes from the circumstance that in hi-tech society uncommon events arise much more frequently or it is necessary to solve problems connected with unique constructions. For example, in order to protect built heritage, it is not possible to define properly the existing probabilities for fire ignition and the potential consequences after fire based only on empirical and statistical data, which the electronic recording system can provide nowadays.

In this connection a number of disadvantages in practice can be mentioned. For instance, there is no data registered in the electronic recording system about the time of the fire ignition. The system is not provided with an option that makes the co-relation between the construction, the materials and the source of ignition.

There has not been any mechanism built up yet, which in case of fire alarm in a building with historical importance, which can inform the fire brigade of an ignition in a specific kind of building in order to react properly. This also leads to a high level of subjectivism in recording of fires occurred and practically there is no guarantee for their proper registration in the group of monuments of culture.

There is another essential disadvantage of the electronic recording system – only fires extinguished by the National Service fire brigades are registered. It has to be noticed that in Bulgaria, private fire brigades have been functioning for a period of time on the basis of municipality or company contracts. The latter operate independently of the regional fire fighting services, especially in cases of smaller incidents.

After 1990 it was put an end to the practice of recording the degree of loss after a fire in the electronic information system of the National Service “Fire and Emergency Safety”. Now that kind of assessment is made from bodies or persons concerned, and in dependence of the aim, investigations are set by court, arbitration, insurance company etc. Different methods are used but the damages are most frequently assessed on the basis of bill costs, which indicate reconstruction work payment.

The assessment of the indirect fire losses is of major importance to the built heritage but it is out of the sphere of the legal regulations. There is no official government policy, which defines built heritage as a unique national value, therefore fire losses, especially indirect are hardly measurable and very often do not subject to recovering. The above mentioned circumstances, as well as the economic crisis do not allow for the formation of any market mechanisms for indirect fire loss assessment.

Here comes the conclusion that the scientists and the structures of NGO are the only factors to the present, which can operate in direction of meeting social interests, connected with reliable protection of the historic buildings. Thanks to their high level of objectivity, the scientific

research results turn the prognoses in them into normative for public opinion and thus they motivate the governing bodies to make political and organizational decisions.

The act of joining Bulgaria in COST Action C 17 illustrates the conclusion above. As a consequence of our request the Director of the National Service “Fire and Emergency Safety” under the Ministry of Internal Affairs of Bulgaria, gave instructions for carrying out a fire safety and technical investigation of the buildings of historical importance in the country. The results were registered in a separate electronic data base. The information was classified by 8 signs:

1. Place/town;
2. Address;
3. Kind of building (theatre, school, museum, residential etc.);
4. Kind of property (state, municipal, private);
5. Fires occurred (date if any) and source of ignition;
6. Offences ascertained after check-up;
7. Imposed administrative sanctions;
8. Administrative measures eliminating the offences.

Check-up is planned every two years. Criteria, which are going to be used when recording the results in the electronic system, will be optimized in the future. For this reason, the information obtained within COST Action C17 and related to the matters discussed could be placed at National Service disposal.

In conclusion it should be stated that there are also some practical results from the fire safety and technical investigation of the buildings of historical importance. Over 2751 buildings have been inspected all over the country. It was found out that after 1990 fire brigades intervened in 19 fires and 4 emergencies that occurred. In 487 of the inspected historical buildings offences were ascertained, records were drawn up, anti-fire instructions were issued and administrative penalties were inflicted.

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The quantitative fire risk evaluation used in Bulgarian insurance practice, which is also applied to fires in historical buildings, has applied three approaches – probabilistic, deterministic and mixed.

The probabilistic approach is based on the safety analysis, where most important is the “tree of events” method. The criterion of human individual risk is the probability of one person’s death at one site 1×10^{-6} per year. The site safety shall be considered sufficient if the factual values of the determined probabilities are lower. This method is believed to be relatively the most accurate one but its application requires time-consuming analyses made by highly qualified specialists and, therefore, it is too expensive to be commonly used.

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- Location of the site and related external risk factors, as a result of weather conditions, neighbouring sites, level of seismological activity, information about past ignition-related fires or incidents, access to the site.

The second section includes data related to the prerequisites and conditions, related to the occurrence of fires, such as:

- Premises classified in groups depending on the electrical facilities contained therein;
- Fire resistance of the building structure and facilities;
- Combustibility group of construction materials and structures;

- Locations and methods of storing easily combustible substances and materials;
- Inside and outside fire-extinguishing water supply;
- Fire alarm, gas analyzing, fire extinguishing, security and other systems installed in the building.

The third section contains data about:

- The number of personnel and how well prepared they are to act in case of a fire;
- The admission rules operating in the building;
- The organization of running repair activities;
- Emergency plans and instructions;
- Description of the fire measures undertaken at the site – smoking restriction rules and how effectively they are implemented, use of electrical heaters; results of inspections conducted by the state fire control authority, recommendations and their implementation.

There is an independent section including data about the value of the insured site, and the valuable objects kept therein. The expression of the value involves not only the insurer's value but also the value given by the client requesting the insurance. The practice of Bulgarian insurers is first to take into consideration the quantitative parameters specified by the clients and, in the event of a considerable difference between the client's assessment value and the insurer's assessment value, the insurer shall increase the insurance premium.