Lumley Insurance

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29 April 2013

Gordon Cowie
Askin Performance Panels
3 Fairborne Way
Keysborough
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Dear Gordon,

Further to our discussions, the following provides you with a brief summary of Lumley Insurance's view with regard to Composite Panels in the marketplace:

Update Risk Awareness Guide on Insulated Panel Systems

We refer to our ongoing discussions with Austral Australia Group with regard to Insulated Panel application in the wider industry and related risk management matters from a user, insurer and builder perspective.

We recognise that our periodic bulletins on Risk Management Guidelines to customers may not keep pace with rapidly changing panel manufacturing technology and building methodology. We are pleased to provide clarity and an update of our risk management guidelines, and in particular, to address the acceptance of Xflam Panel Systems.

Overview- development of panel performance

Insulated Sandwich Panel (ISP) has been used for commercial construction in Australia for the past 50 years. In recent periods, the Panel Industry has invested substantially in R&D and new manufacturing capability to improve panel performance in response to evolving market requirements: environmental, protection, risk, sustainability and multiple new applications. Lumley's acknowledges the evolving technical and market dynamics and encourages users and builders to access the latest technical information on building products and their performance from suppliers.

Industry Approved Non-Combustible Panel Brands in Australia & New Zealand.

To attain both 'industry approval' statuses, panel manufacturers subject panel systems to rigorous test programs to validate customer, regulatory and market requirements. Lumley strongly recommends the use of panel systems that are accredited with high levels of performance standards (fire protection, wind-cyclonic conditions, impact, thermal and strength for span and pressure movement dynamics), including:

- The Building Code of Australia (BCA) contains technical provisions for the design and construction of buildings and other structures, covering such matters as structure, fire resistance, access, egress, services and equipment, and energy efficiency as well as certain aspects of health and amenity. The BCA is produced and maintained by the Australian Building Codes Board (ABCB) on behalf of the Australian Government and State and Territory Governments.
- Factory Mutual Global (FM Global: USA) and LPCB (Loss Prevention Certification Board: UK) both provide performance standards, testing protocols and facilities to accredit high performance panel systems. Approved products are published by these organisations and updated on their websites for public access.

Xflam Panel System

Lumley acknowledge that Xflam Panel System meets the standards of 'industry approval' through its high performance accreditation by FM Global:

- FM 4880 Internal wall & ceiling, Class 1, Unlimited height
- FM 4881 External walls, unlimited height
- FM 4771 Roof panel

FMG's 'The Approval Guide', contains "real-time" information about thousands of products and services tested and FM Approved, as well as essential engineering data and technical information on the application and use of listed products. Users of approved panel systems are encouraged to access testing agency databases to validate suitability of product systems and the validity of test reports. Refer *attachment 1* for latest panel test accreditation in for panel systems in Australia and New Zealand @ 1 March 2013.

Risk Management Guides

Our Risk Awareness Guidelines – Ten Easy Steps to Reduce Your Fire Risk - highlights simple risk control measures for EPS panel systems as recommended by the Risk Engineer team at Lumley Insurance Corporate Solutions.

In addition Lumley supports the Panel Industry's Code of Practice, which promotes the following Risk Management Strategies related to panel application in buildings:

- Intelligent design incorporating compartmentalisation design and layout that embraces functional needs and risk management practices
- Active fire protection systems- early warning systems, sprinklers and alarms
- Passive systems, such as fire rated panel systems, high performance steel accessories, flashings and ceiling support systems
- Proactive and effective housekeeping practices such as waste management, storage, planned R&M, hot-work segregation and approved penetration of panel systems
- Planned maintenance of facility (panel system walls, ceiling, suspended ceilings, roof, doors and minor accessories).
- Train staff to ensure ongoing and active best practice to protect the business, people and environment.

Maintenance and ongoing refurbishments

Lumley strongly advises owners, users and 'specifiers' to ensure that future work that impact on panel systems, such as new penetrations, new service equipment in ceilings, modified services and other improvements, should comply with panel system performance criteria in order to maintain panel system performance reliability and integrity. We also emphasise the importance of planned repair and maintenance programs that ensure panel systems are maintained per manufacturer's specifications.

I trust this update will provide our mutual customers with an appropriate update of risk awareness, greater understanding of panel systems and the appropriate selection of industry approved panel systems to improve overall business and risk management outcomes.

LATEST SCHEDULE OF APPROVED FMG PRODUCTS

This table has been updated from records published on FMG website at 1 March 2013 and list manufacturing companies with approved product systems and performance elements related thereto.

AUSTRALIA BASED PRODUCTS HOLDING FM4880 INTERIOR WALLS & CEILINGS

Product	Core	Minimum Steel Thickness	Maximum Thickness	Height Rating
Kingspan KS1000 RWFM	PIR	0.4mm	200mm	Unlimited
Kingspan KS1100CS, KS1200CS	PIR	0.5mm	200mm	Unlimited
Kingspan KS1000AWP	PIR	0.4mm	120mm	Unlimited
Metecno Metecnospan	PIR	0.42mm	40/60/80/100mm	Unlimited
Metecno Metecnopanel	PIR	0.5mm	50/75/100/150/200mm	Unlimited
Metecno Flameguard	Min Wool	0.6mm	50/75/100/150mm	Unlimited
Polyphen Unipanel	Polyphen	0.6mm	250mm	9.1m
ACH Xflam Core Flat Panel	Xflam	0.4mm	250mm	Unlimited
ACH Xflam Core Metric Panel	Xflam	0.4mm	250mm	Unlimited

AUSTRALIA BASED PRODUCTS HOLDING FM4881 EXTERIOR WALLS

Product	Core	Minimum Steel Thickness	Maximum Thickness	Height Rating
ACH Xflam Core Flat Panel	Xflam	0.4mm	50-250mm	Unlimited
ACH Xflam Core Metric Panel	Xflam	0.4mm	75-250mm	Unlimited
Kingspan KS1100CS, KS1200CS	PIR	0.5mm	20-200mm	Unlimited
Kingspan KS1000AWP	PIR	0.4mm	45-120mm	Unlimited
Kingspan KS1000 RWFM	PIR	0.4mm	50-120mm	Unlimited

AUSTRALIA BASED PRODUCTS HOLDING FM4471 ROOFS

Product	Core	Top Steel Thickness	Bottom Steel Thickness	Uplift Pressure	Minimum Panel Thickness	Maximum Panel Thickness
Kingspan KS1000 RWFM	PIR	0.5mm	0.45mm	4.3kPa	30mm	80mm
Metecno Metecnospan	PIR	0.45mm	0.5mm	5.0kPa	40mm	100mm
ACH Xflam Flat Panel	Xflam	0.5mm	0.4mm	6.4kPa	75mm	250mm
ACH Metric Panel	Xflam	0.5mm	0.4mm	10Kpa	75mm	250mm

NEW ZEALAND PRODUCTS HOLDING FM4880 INTERIOR WALLS & CEILINGS

Product	Core	Minimum Steel Thickness	Height Rating
Polyphen Unipanel	Polyphen	0.6mm	9.1m
Bondor New Zealand Xflam Core Flat Panel	Xflam	0.4mm	Unlimited
Bondor New Zealand Xflam Core Metric Panel	Xflam	0.4mm	Unlimited

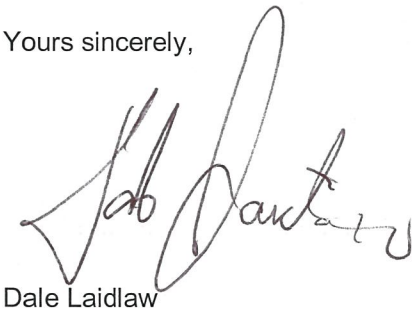
NEW ZEALAND PRODUCTS HOLDING FM4881 EXTERIOR WALLS

Product	Core	Minimum Steel Thickness	Height Rating
Bondor New Zealand Xflam Core Flat Panel	Xflam	0.4mm	Unlimited
Bondor New Zealand Xflam Core Metric Panel	Xflam	0.4mm	Unlimited

NEW ZEALAND PRODUCTS HOLDING FM4471 ROOFS

Product	Core	Top Steel Thickness	Bottom Steel Thickness	Uplift Pressure	Minimum Panel Thickness	Maximum Panel Thickness
ACH Xflam Flat Panel	Xflam	0.5mm	0.4mm	6.4kPa	75mm	250mm
ACH Metric Panel	Xflam	0.5mm	0.4mm	10kPa	75mm	250mm

Yours sincerely,



Dale Laidlaw
Manager, Risk Engineering Services
Lumley Insurance