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Southampton CII – 11 June 2019

The Salisbury Novichok Poisoning Case

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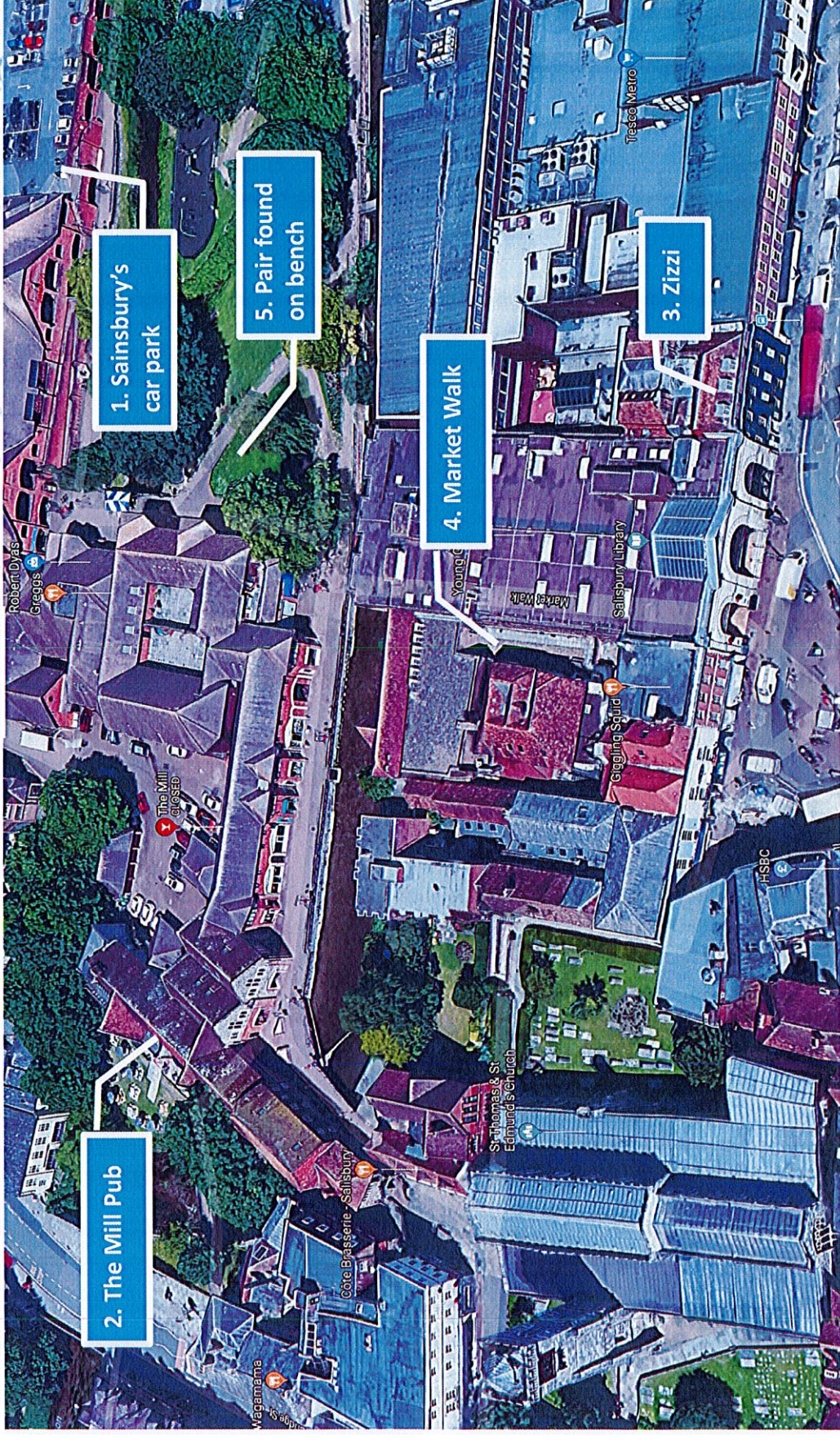


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Agenda

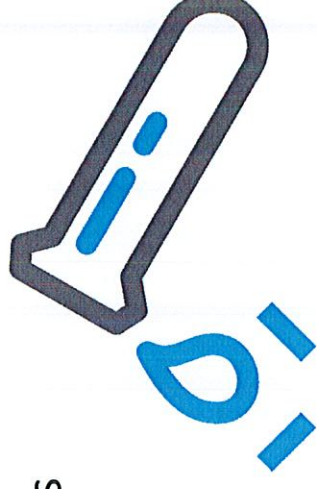
- Overview
- Policy cover – non damage denial of access?
- Recent events

Movements of Sergei and Yulia Skripal : Cause?



Time table of events in Salisbury

- 4th March Initial uncertainty re cause/location
- 6th March Counter – terrorism officers take over from Wiltshire police investigation
- 12th March Presence of Novichok identified
- 14th March Investigation focusing on Skripal’s home
- 28th March Conclusion that front door handle has been initially contaminated



Scope of investigation

- 2,500 pedestrians searched
- 900 witness statements
- 14,000 vehicles checked
- 2,300 exhibits recovered
- 4,000 hours of CCTV footage reviewed

Terrorism Act 2000

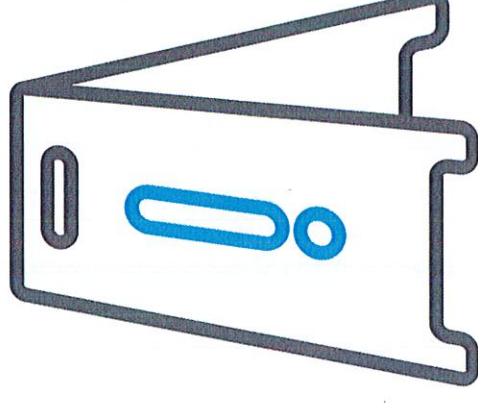
- Threat of action (inside or outside UK)
- Designed to influence Government or public
- Political/religious/racial/ideological cause

Non damage denial of access?



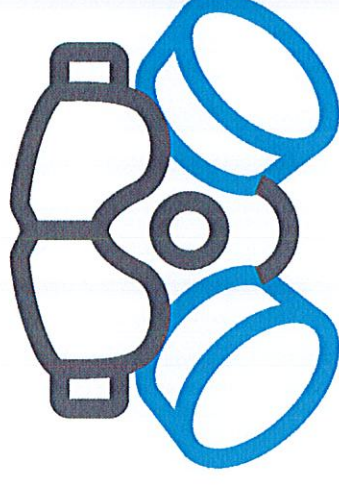
Premises directly affected – non damage denial of access?

- Riley: loss resulting from access being prevented/hindered due to property
- Occupied by terrorists/unlawfully by TP
- Closed down/sealed off by police, statutory authority
- Hoax bomb



Non damage denial of access: actual policy wordings

- Police/statutory restriction of access due to
 - Incident in the vicinity
 - Disturbance/commotion in the vicinity
- Vicinity
- Causation

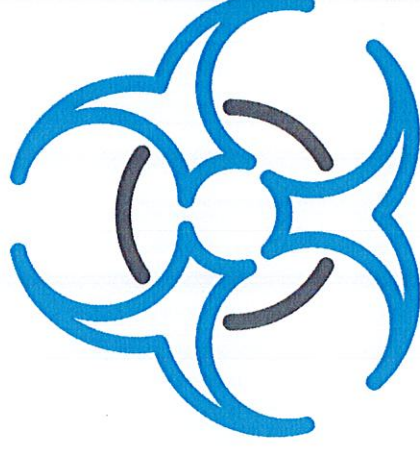


Premises directly affected – damage?

- Damage
 - State of property has changed
 - Subsequent repair/remediation
- 9 sites: Novichok contamination

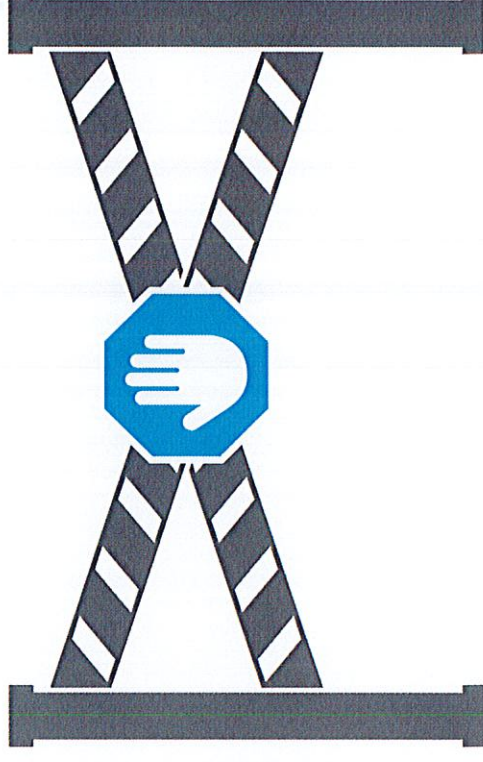
Damage: policy considerations

- Chemical exclusion (CBRN)?
- Pollution/contamination exclusion
- Exception to the exclusion: defined perils
- Malicious persons: ejusdem generis, and relevance of location



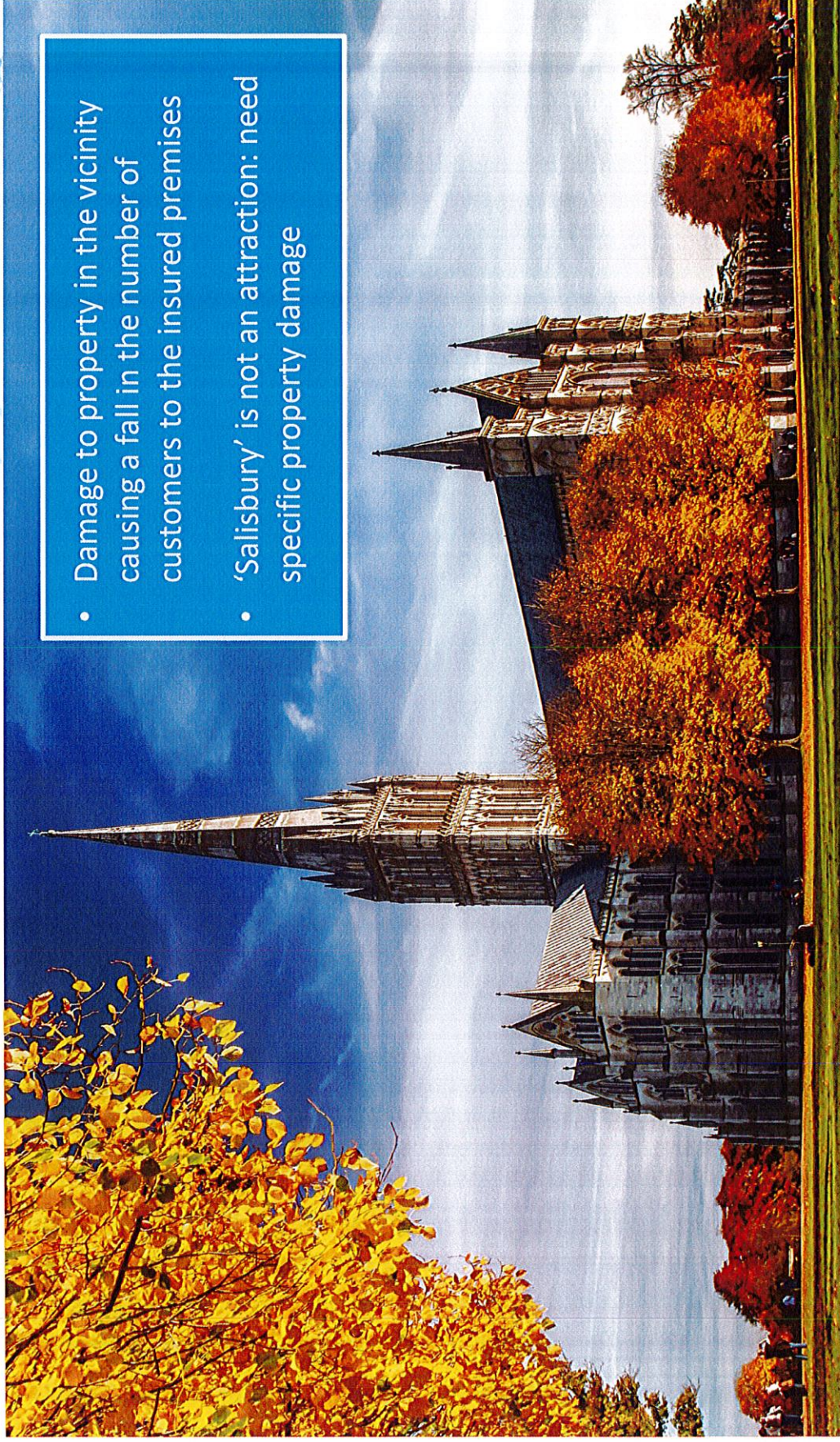
Damage denial of access

- Due to damage in the vicinity
- Physical restriction (but wordings not always explicit)
- Disinclination to travel is not a restriction



Loss of attraction?

- Damage to property in the vicinity causing a fall in the number of customers to the insured premises
- 'Salisbury' is not an attraction: need specific property damage



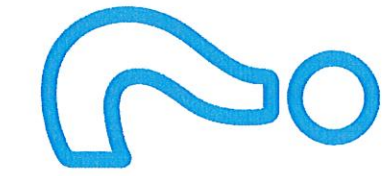
Recent developments: D Sturges/C Rowley



**Skiprals
found
on bench**

**Queen
Elizabeth
Gardens**

Any questions?



Any Questions ?

