



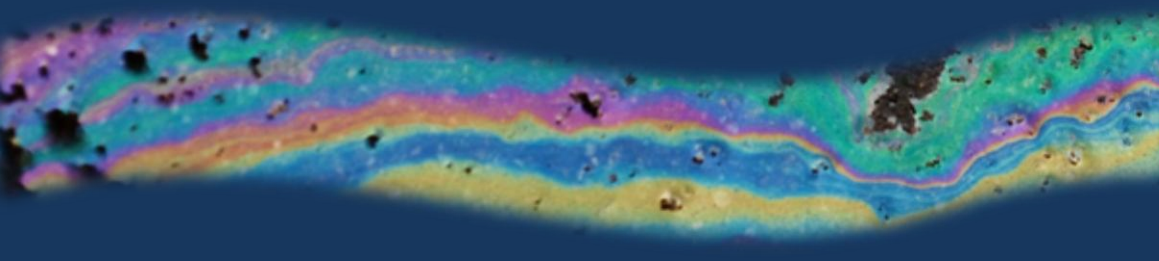
Insurance Institute of Leeds Environmental Damage Claims

11 April 2017

Mike Marston ACII FCILA

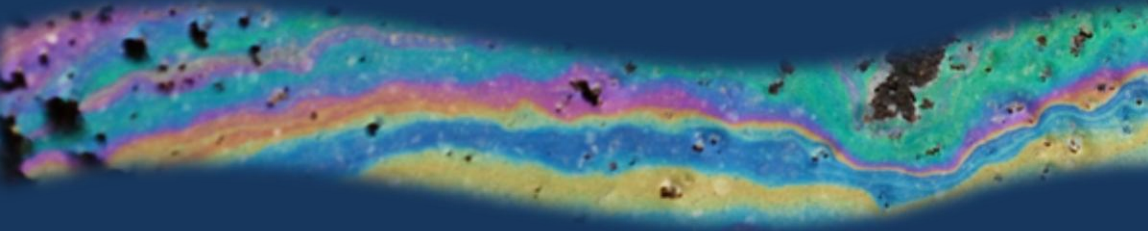
FNOL-Questions to ask

- * Cause/Circumstances
- * Product
- * Volume
- * Locus
- * Migration
- * Regulator
- * Third party
- * Free product



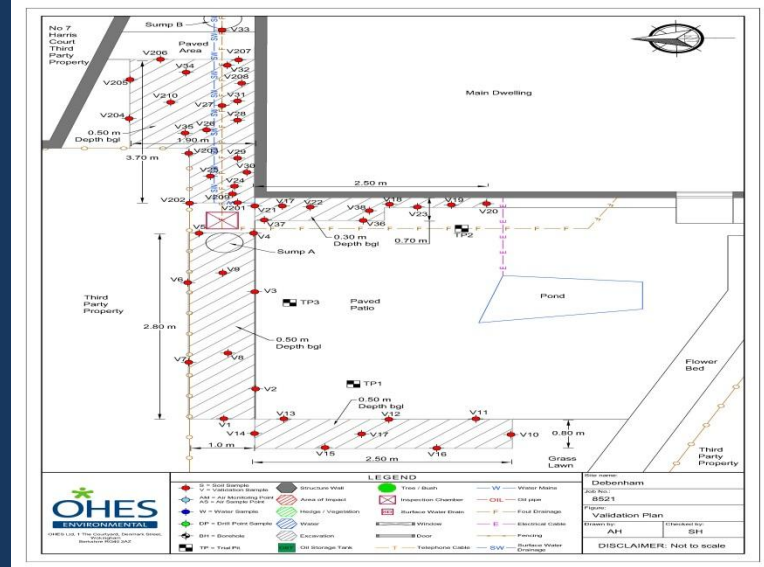
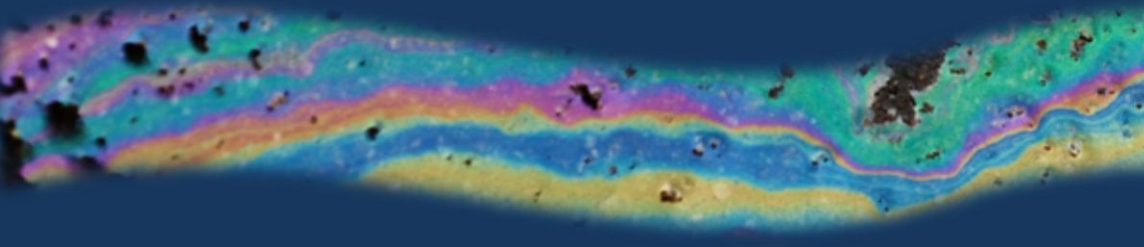
Advice to insured

- * Calm
- * Emergency response
- * Temporary tank
- * Children/Elderly/Pets
- * Vapour/health/safety
- * Simple assistance
- * What not to do
- * Adjuster and Consultant will be instructed immediately



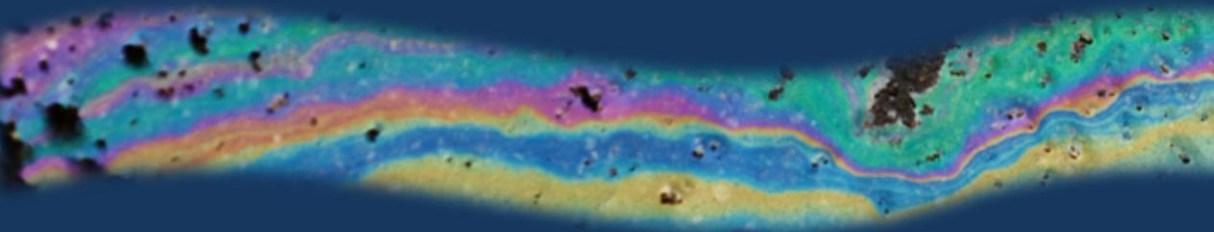
FAQs

- * Will I have to move out?
- * Will it affect my health?
- * Will it affect the value of my property?
- * How long will repairs take?
- * Can you restore the property?
- * Damage next door
- * What happens next?



Consultancy process

- * Control - Emergency response/containment/clean up
- * Site walkover
- * in-site
- * Extent of damage
- * Risk based strategy
- * Remediation options
- * Remediation - UK Spill
- * Validation
- * Reinstatement



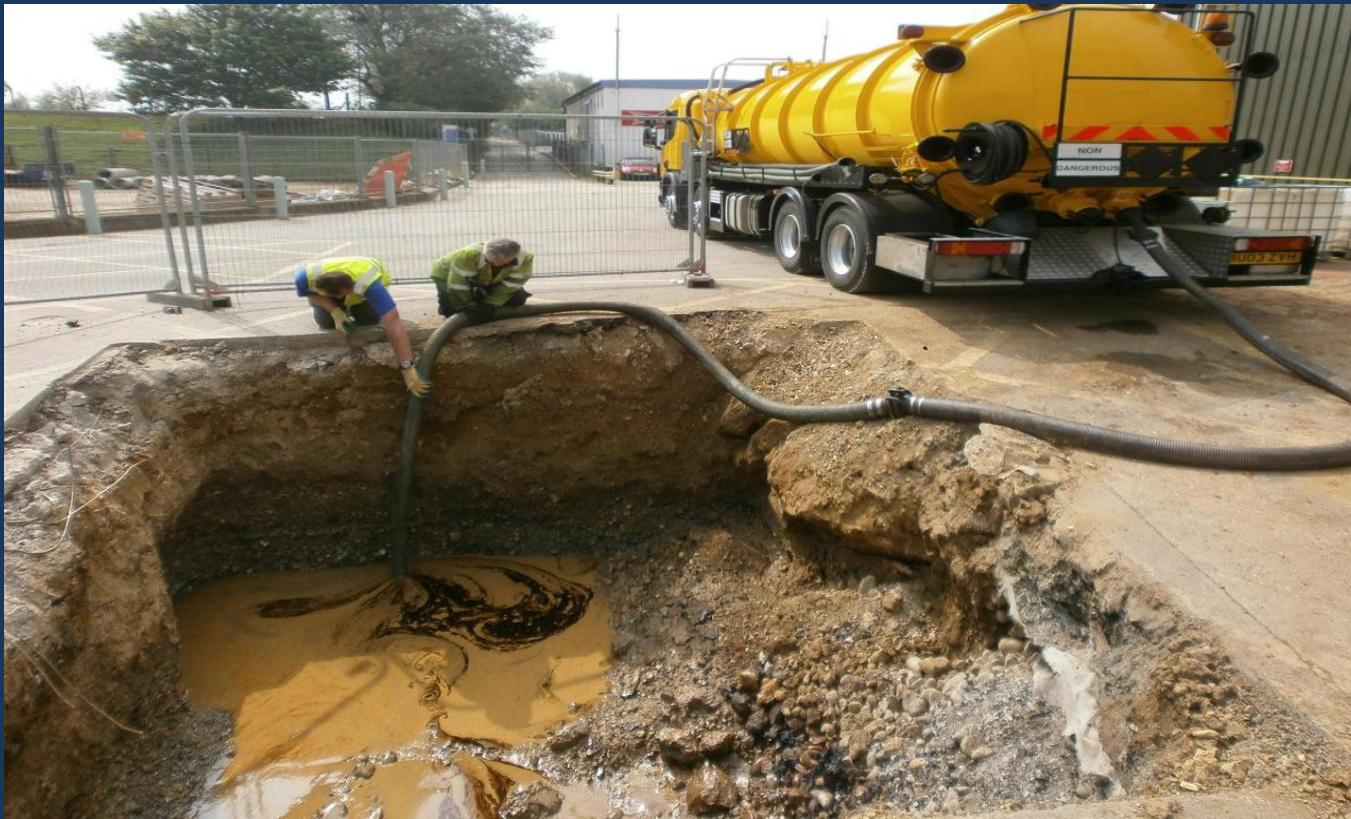
Methods of remediation

Excavate and dispose



Methods of remediation

Product removal



Methods of remediation

Pump and treat/soil vapour extraction



Methods of remediation

Chemical treatment



Methods of remediation

Bio remediation



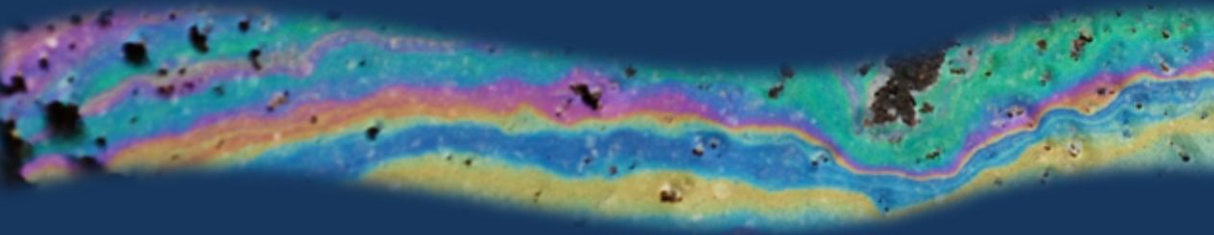
Methods of remediation

Barrier installation



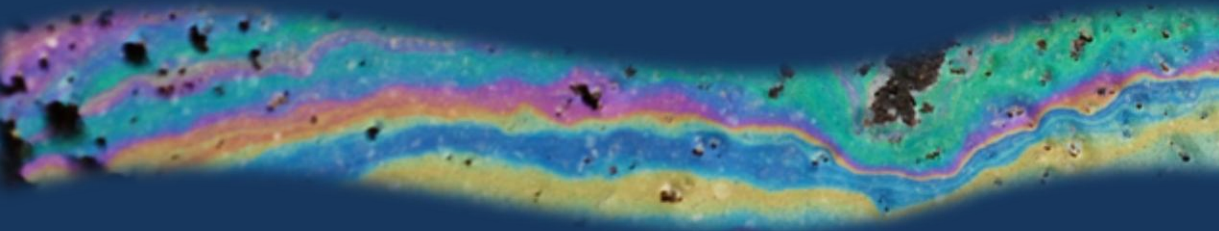
Methods of remediation

Natural attenuation



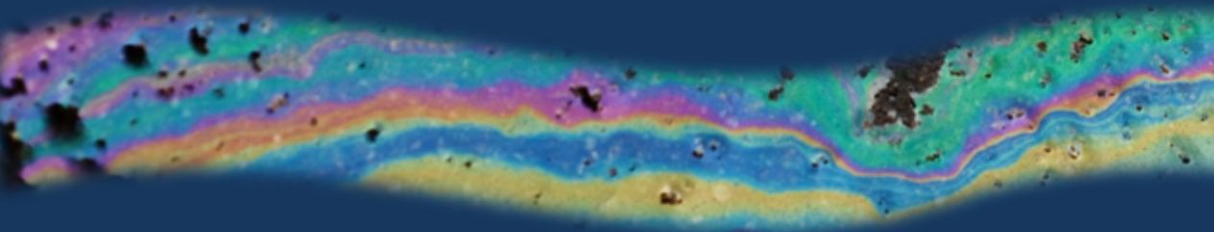
Policy cover

- * Property
- * Public Liability/Bartoline
- * Brokers beware!
- * EIL/CPL



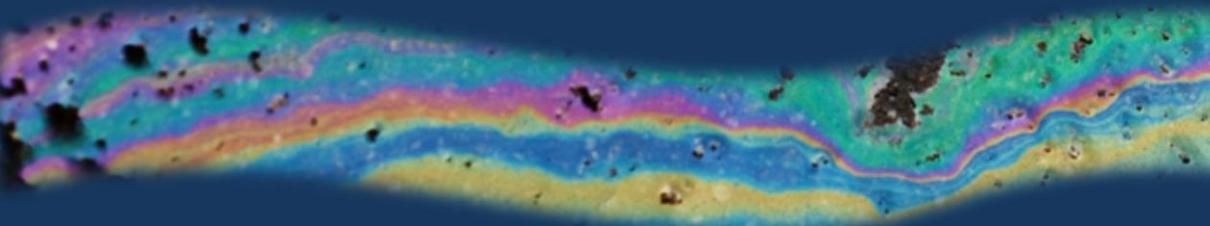
Legal liability

- * Protection of the environment
- * Civil law
- * Criminal Law
- * Environmental legislation
- * Fines/civil sanctions



Regulator involvement

- * Regulators
- * EA/Natural Resources/SEPA/NIEA
- * EA power



Spillage causation – contractor error



Spillage Causation – Lightning



Spillage Causation – storm



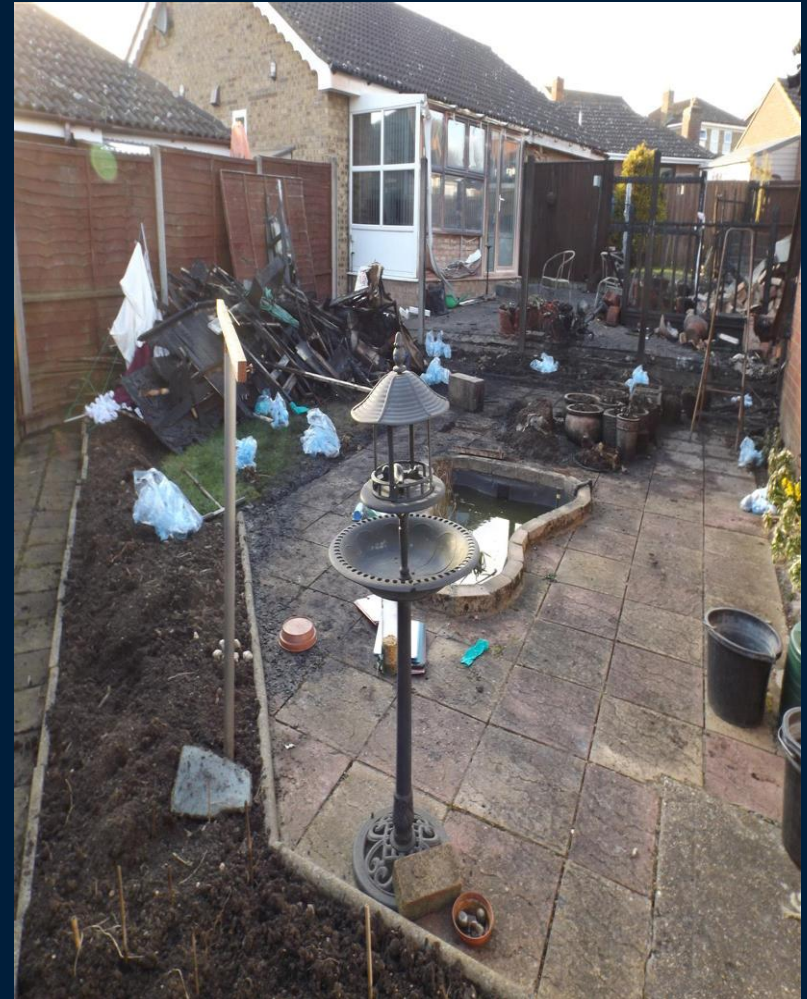
Spillage Causation – Motor accident



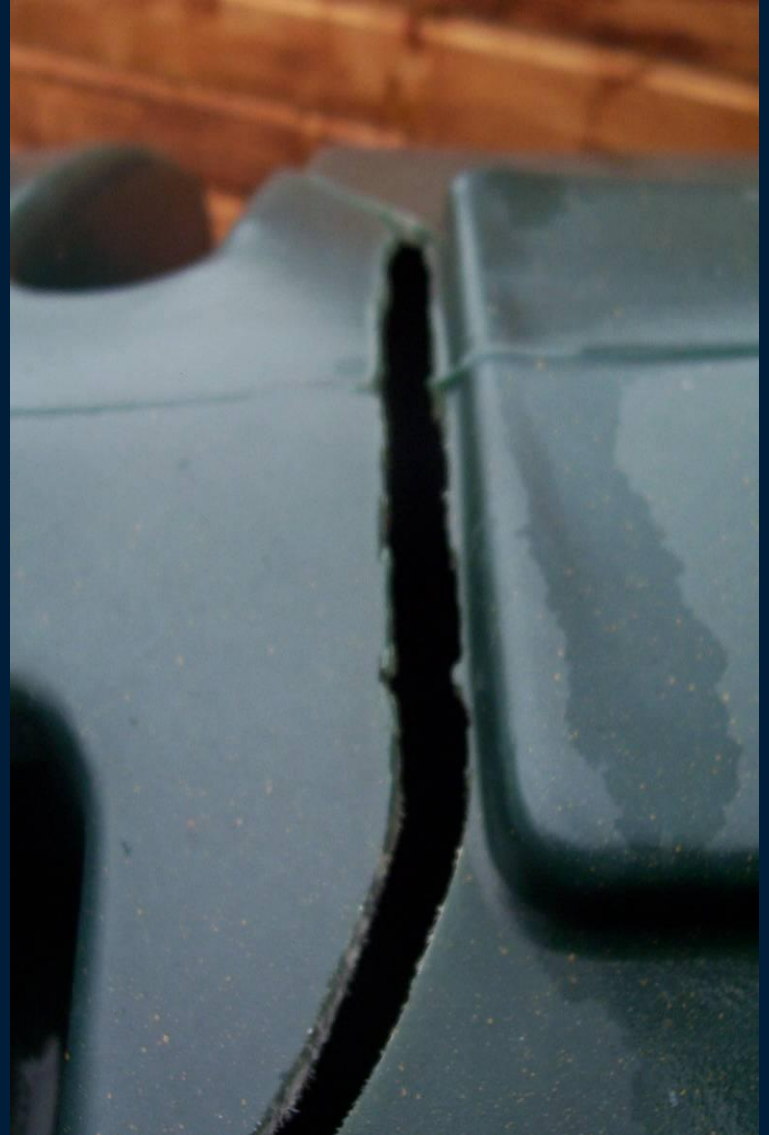
Spillage Causation – Split tank



Spillage Causation – Fire



Spillage Causation – Tank Failure



Spillage Causation – Sight gauge



Spillage Causation – filter bowl and offset fill



Questions?

