



# ALARM

embrace risk



# WORKING TOGETHER

## ALARM CONFERENCE 2019

#alarmrisk2019





# **Grenfell fire tragedy – working together with diverse stakeholders to deliver an insurance response and the organisational and personal impacts of the tragedy**

Ray Chitty, Tri-Borough Insurance Service





# Introductions





Grenfell Tower: 14 June, 01:30 BST



02:10 BST



02:34 BST



03:08 BST



03:23 BST



03:44 BST



04:20 BST



04:43 BST



05:16 BST

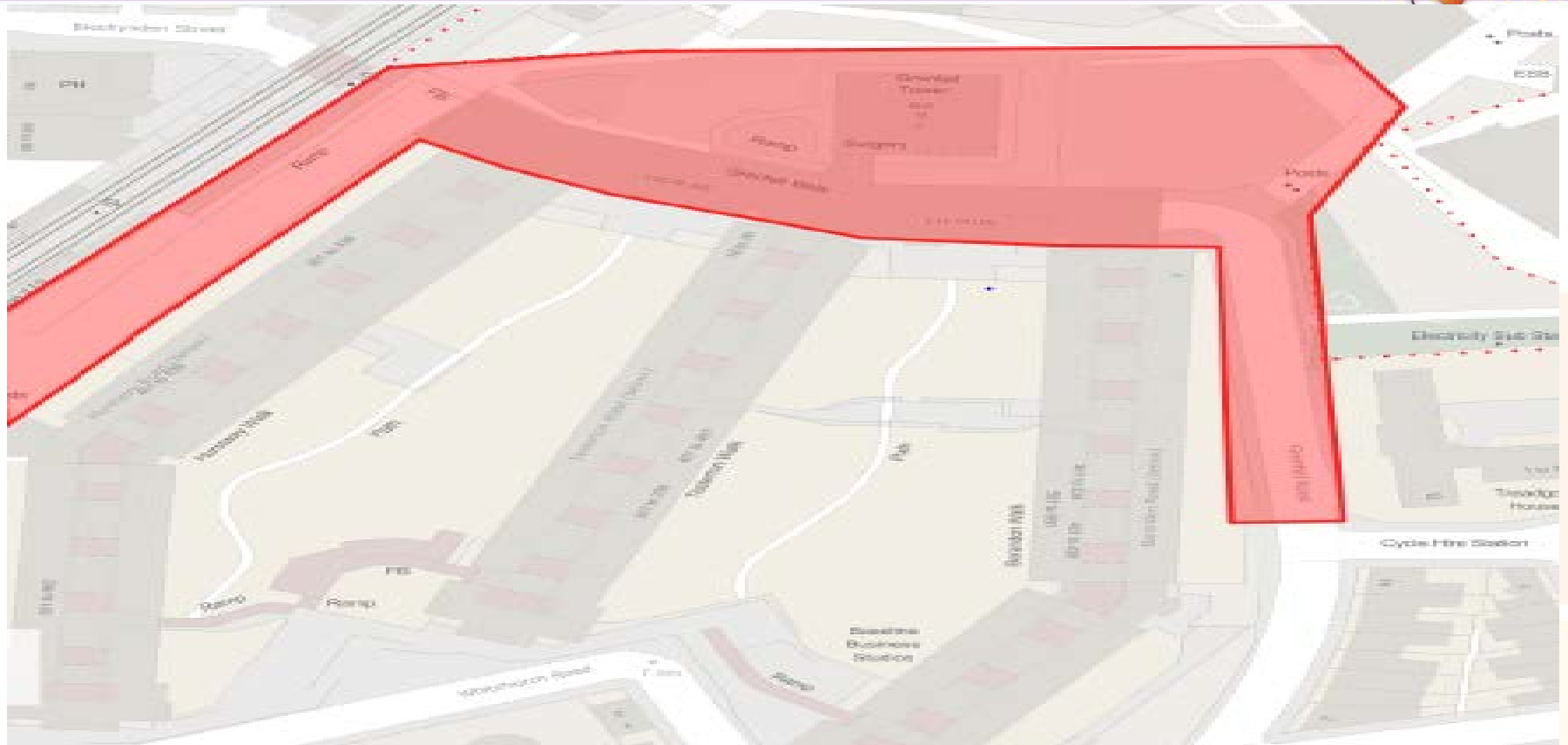




#alarmrisk2019



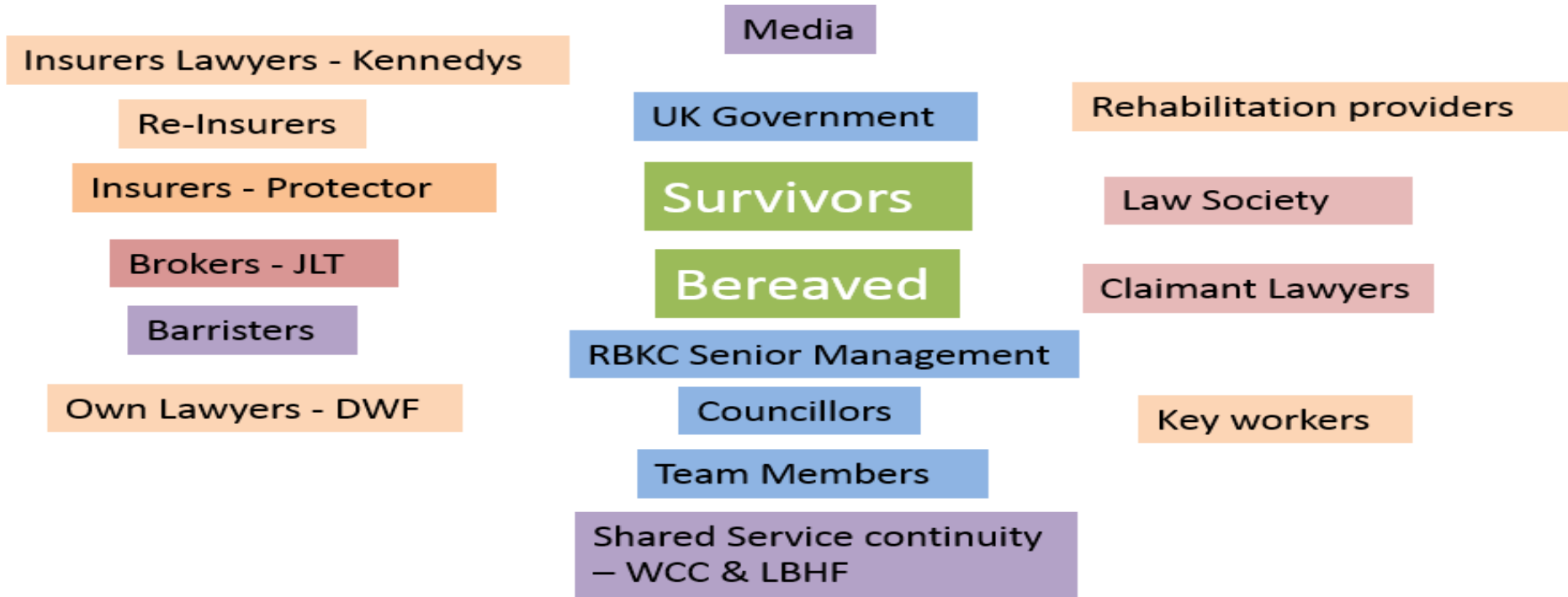
# ALARM CONFERENCE 2019







# Stakeholders





# Ensuring team resilience

- Employee assistance numbers circulated – often twice daily
- Regular briefings and realistic management of expectations
- Wellbeing encouragement
- On site counselling services

Sponsor  
logo here





# Response in collaboration with Protector

- Voluntary Interim Contents Payment for former GT & GW residents
- Rehabilitation offering
- Personal Injury Claims
- Engagement with survivors / bereaved and claimant solicitors





# Voluntary Interim Contents payment

- **Who does it apply to**
  - Former residents of Grenfell Tower and Grenfell Walk only.
  
- **How Much is it?**
  - £12,500 per couple/single based household then an additional £2,500 per child up to a max of 2 children. Maximum payment of £17,500.





# Rehabilitation offering

If requested by Claimant's Solicitors we have an obligation under the Rehabilitation Code:

- *To consider whether the claimant would benefit from additional medical or rehabilitative treatment. This duty continues throughout the life of the case, but is most important in the early stages.*
- Together with Protector and lawyers we wanted to go beyond this.....
- Offer:
  - An initial triage to identify needs and make onwards referrals as necessary.
  - Trauma counselling / Physical injury / Wellbeing
- Who is eligible:
  - All former residents of the tower and Grenfell Walk.
  - Family of the deceased that live in the UK or were in the UK at the time. This will include parents, children and brothers/sisters.
  - Others considered on a case by case basis





# Personal Injury Claims

- Hillsborough – Alcock
- Primary & Secondary Victims





# Engagement with Claimant Lawyers

- Willing to deal with certain claims for compensation on a WP basis
- Probate Costs
- Funding for Personal Injury Trusts
- Willingness to discuss advanced funding of disbursements:





# Property Claim

- Site control and ownership
- Extraordinary costs
- Unable to reinstate – impact on leaseholders





# Global Impacts

- Insurance Premiums
- Increased need for underwriting information in respect of housing construction and management
- Review of sums insured and limits of liability





Questions please?

