

Green initiatives can lead to higher insurance claims when they go wrong

Lithium-ion batteries



Claims related to lithium-ion battery fires increased by 7% from 2022 to 2023. In fact, the London Fire Brigade has described them as the 'fastest emerging and growing fire risk'. Found in items such as e-bikes, e-cigarettes, and mobile phones, these batteries can catch fire while charging or if damaged.

To reduce these risks

- Provide tenants with a well-ventilated area outside residential buildings to charge their e-scooters and e-bikes.
- Educate tenants about the hazards of lithium-ion batteries and their proper storage.
- Conduct a fire safety assessment to identify and mitigate risks.

Electric and hybrid vehicles



In the UK, 239 fires related to electric vehicles (EVs) were reported from 2022 to 2023. Hybrid cars have a comparatively higher fire risk than electric and internal combustion engine (ICE) vehicles because of the combination of a combustion engine and a lithium-ion battery.

To reduce these risks

- Hire professionals for charging point installation.
- Use impact protection to prevent parking damage.
- Ensure regular maintenance to avoid issues with improper charging and stolen cables.

Green and living roofs/walls



The UK has over 2.15 million square metres of green roofs – and that's set to rise. Green roofs and living walls, however, can pose a fire risk. Water damage can also occur if plant roots penetrate the roof or wall's waterproof layer.

To reduce these risks

- Install a reliable irrigation system to keep plants healthy and reduce fire risk.
- Schedule inspections and maintenance to check for damage, leaks, or plant health issues.
- Ensure the waterproofing layer is intact to prevent water damage to the building structure.

Solar panels



In the UK, there were 66 fires related to solar panels reported between January to July 2023. As well as posing a fire risk, Solar panels can be dislodged by high winds if not secured correctly. Their weight can also cause structural problems to roofs and buildings.

To reduce these risks

- Follow PV Operation & Maintenance manual
- Ensure proper installation
- Conduct regular maintenance.

Contact us

This infographic highlights the risks associated with green initiatives when they go wrong. If you'd like to learn more about our residential property solutions, visit our [webpage](#) or call 020 7280 3450. www.clearinsurancemanagement.com

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