



## Handling claims involving asbestos

1-Policy issues

2-General matters

3-Typical cost

4- Problem areas



## Handling claims involving asbestos

Policy exclusion :

“The indemnity granted by this policy shall not apply to or include:

any liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of any asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or derivatives.”



## Handling claims involving asbestos

Consultant or licensed contractor

Encapsulate or replace

Notice to HSE- ASB5- 14 day notice period

managing cost – escalation – competitive quote  
and schedule of rates



## Handling claims involving asbestos

Cost of dealing with asbestos:

Type 3 survey

3 bed house                      £550 - £750

Small commercial / retail

Unit                                  £1500 - £2000



## Handling claims involving asbestos

Sampling Individual

£40

Air test (half a day)

£250 - £350



## Handling claims involving asbestos

16 yard skip of asbestos waste (dependant  
on weight)                      £850-£1000

16 yard skip of general waste  
    £200 -£300



## Handling claims involving asbestos

Removal cost:

60 square meters of asbestos insulation  
board ceiling

**£2,500 - £3,500** plus air monitoring cost

Post fire asbestos remediation enabling  
work in three bedroom flat

**£7,000 - £10,000**



## Handling claims involving asbestos

- Age of properties most likely affected:
- Pre 1945 – small risk – watch for alterations
- 1945 to 1985 – very probable asbestos present
- 1985 to 1999 – small risk
- 1999 to date – no risk



## Handling claims involving asbestos

### Problem areas

Contaminated stock – eg. Foot through roof – who pays – buildings or stock insurers?



## Handling claims involving asbestos

Debris in neighbors garden, who pays?



## Handling claims involving asbestos

### Problem areas

Textured finishes – Is AA required ?



## Handling claims involving asbestos

### Problem areas

Serious fire – asbestos porridge: how best managed?