2020 – What do you want to achieve this year?

January is a month when we reflect on what we want to achieve in the year ahead, with many of us setting personal challenges such as dry January, veganuary or a digital detox. So, with this in mind we thought we would share some of our thoughts on 2020 to inspire you for the year ahead.

Caring for the planet
The UK Government has made a legally binding commitment to achieve net zero greenhouse gas emissions by 2050. To meet this challenge, the Government published its Green Finance Strategy (GFS) in July 2019, emphasising the vital role that financial services play in financing the ‘greening’ of the economy.

Our industry regulator, the Financial Conduct Authority (FCA), has also published a discussion document and feedback statement on the subject of Climate Change and Green Finance. They have established a Climate Financial Risk Forum which includes representation from Lloyd’s, Aviva, Legal & General, RSA & Zurich. The FCA are keen for UK consumers to be able to make a green choice on the financial services they use.

We anticipate that Insurers will significantly increase their focus on green issues and this will include limiting the environmental impact of claims handling. Our profession has a great opportunity to participate in caring for our planet by designing new and innovative strategies for how we approach the handling of claims, for example, what resources and energy are used to repair and rebuild properties and how we manage the disposal of waste from site. If you want to get inspired and learn more about buildings and the environment, the BRE is a fabulous place to start: www.bregroup.com

Commitment to professional and ethical standards
The Institute is incredibly proud of the professional and ethical standards that have been embraced and upheld by CILA members since the formation of the Association of Fire Loss Adjusters in 1941.

Continued on page 2
We are thrilled to launch an updated version of our Guide to Professional Conduct for 2020 and this is now available to read on the CILA website: https://www.cila.co.uk/cila-about-cila/guide-to-professional-conduct

As a CILA member you are expected to behave in accordance with this guide and we hope that you will take this opportunity to reflect on how you apply these standards to your day to day working life. Take pride in being a claims professional and the commitment you have made to professional and ethical standards.

Helping the vulnerable and giving back

The FCA is continuing its focus on vulnerable customers and in the second half of 2019 they undertook a consultation on Guidance for firms on the fair treatment of vulnerable customers. We anticipate that the insurance industry will focus significant attention on how we can improve the service to vulnerable customers in 2020 and this will include the handling of claims. We are aware of some fantastic initiatives from the loss adjusting community already including dedicated members of staff, specialist staff and claims professionals we often talk about the value of the human interaction on claims and so this is a brilliant way for us to showcase our experience and skill in helping policyholders successfully navigate an insurance claim.

Our industry is also active in supporting with work of charities, with high profile initiatives such as Insurance United Against Dementia. There is also our industry charity, The Insurance Charities. There are numerous ways for you to get involved, support their work and even volunteer.

Obtaining a professional qualification

290 members obtained a CILA qualification in 2019 and have enjoyed receiving their certificate, adding designatory letters to their sign off and getting congratulated by their managers and peers. Obtaining a professional qualification is hard work but it is achievable. The Institute team are dedicated to helping members achieve their professional development goals. In 2020 we are aiming to provide more exam support than ever before and so if you are in the process of studying for a CILA exam or considering starting a qualification please get in touch to let us know how you are getting on. Make 2020 the year you get a CILA qualification.

What are the committee’s 2020 objectives?

Several themes have been agreed for 2020. First, the committee will survey CILA members’ views on the present offering of the qualification framework and review learning material submitted to the Institute for publication. The Education Committee will also invest time in researching Apprenticeship schemes. In 2015, the Government set a target of 3 million new Apprenticeships starts by 2020 for public bodies. The committee believes that the CILA has an important role in helping loss adjusting firms further their Apprenticeship offering.

The Education Committee has been set up with members in mind, and if you have any ideas or would like to share your knowledge, we would love to hear from you. Please get in touch via info@cila.co.uk.

The Education Committee

Launch of New CILA Education Committee

Last summer, CILA announced the creation of an Education Committee to ensure that learning materials, reading lists and other study materials are readily available, sufficient, accurate and up to date. The committee held its inaugural meeting in November 2019 outlining its objectives for the coming year.

What is the purpose of the committee?

The purpose of the committee is to support our members in the achievement of CILA qualifications. The committee will seek to understand the issues faced by our members and the efficacy of the current Institute educational offerings. In this way the committee will put forward ideas to enhance the Institute’s support to its members. In addition, the Committee will consider the necessary knowledge, competences and skills required by Loss Adjusters and promote Institute projects that support our members so ensuring we are, in the words of our President Graham Smart, ready now and ready for the future.

“What ready now and ready for the future”

Who are the committee members?

Chairman
Ewart Hodge MSc, FCII, ACILA, CFE
Large Loss Claims Specialist, NFU Mutual

Members
Kaylee Caldwell
Learning and Development Manager, Davies Group
Nic Ferdyce ACII, Chartered Insurer, Operational Support & Compliance Manager, Woodgate and Clark
Lindsay Moore
HR Manager, Woodgate and Clark
Nicola Palmer Dip CII
Head of Learning & Development, Crawford & Company
Paul Reeve FCII FCILA BDM A
InsTech PMICS, Head of Quality Assurance Audit, Sedgwick International UK
Dr. Marc Sweeney DBA MBA MSc
ACILA FCII Bsc, Director, Thornton Group
Emma Youatt BA(Hons) MA CIPD
Senior HR Manager, EMEA & Global Aviation, McLarens

Who are the committee members?

What are the committee members?

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### Qualification Success

**Elevations since the November 2019 edition of Claims Focus**

#### New Associate and Certified members

- Ming Choy  
  Sedgwick Hong Kong Ltd  
- Peter Garmley  
  McLarens  
- Richard Jenkins  
  Woodgate and Clark Limited  
- Wayne Kilpatrick  
  Sedgwick International UK  
- James Murray  
  Thornton & Partners  
- Damien Webster  
  Sedgwick International UK  
- Stephanie Wood  
  Crawford & Company

#### New Certificate holders

- Daniel Angus  
  QuestGates Ltd  
- Emma Baily  
  Sedgwick International UK  
- Thomas Blundell  
  Claims Consortium Group  
- Saffron Box  
  The Graham High Group  
- Gareth Burge  
  Sedgwick International UK  
- Mark Capstick  
  The Graham High Group  
- Jemma Carr  
  Crawford & Company  
- Miles Collin  
  Sedgwick International UK  
- Rachel Collins  
  CPA  
- Patrick Conlon  
  Crawford & Company  
- Sam Cooper  
  Sedgwick International UK  
- Deon Engelmann  
  Davies Group Limited  
- Thomas Gater  
  Davies Group Limited  
- Lauren Glover  
  Sedgwick International UK  
- Ana-Maria Green  
  Crawford & Company  
- Stephen Gribby  
  Sedgwick International UK  
- Sarah Gutierrez  
  Sedgwick International UK  
- Matthew Hagan  
  Sedgwick International UK  
- Mark Head  
  Sedgwick International UK  
- James Holdsworth  
  Davies Group Limited  
- Nathan Hoy  
  The Graham High Group  
- Zamir Hussain  
  The Graham High Group  
- Hala Jasfar  
  Crawford & Company  
- Chris Jerrett  
  Claims Consortium Group  
- Deborah Jones  
  Claims Consortium Group  
- Jade Jones  
  Hiscox Insurance  
- Philip Jupe  
  The Graham High Group  
- Charles Karungu  
  Crawford & Company  
- Rebecca Lacey Rhodes  
  Crawford & Company  
- Laura Lagana  
  Sedgwick International UK  
- Jenarthanan Lai  
  Mostari Adjusters SDN BHD  
- Stuart Laughlin  
  Sedgwick International UK  
- Emma Lucas  
  CPA  
- Benjamin Marsh  
  Sedgwick International UK  
- Natalie McAnena  
  Sedgwick International UK  
- Colin McAnena  
  Sedgwick International UK  
- Daniel Morris  
  Sedgwick International UK  
- Tom Mulhern  
  Crawford & Company  
- Ian Norris  
  AXIS International Ltd  
- Jacques Nsabiyumwa  
  Crawford & Company  
- Ralph Pereira  
  Crawford & Company  
- Stuart Reynolds  
  Sedgwick International UK  
- Danielle Richards  
  Sedgwick International UK  
- Daniel Simpson  
  Sedgwick International UK  
- Rachel Sink  
  The Graham High Group  
- Zaneta Tcholova  
  The Graham High Group  
- Samantha Trotter  
  Sedgwick International UK  
- Philip Kin Fung Tseu  
  Davies Group Limited  
- Matthew Vonck  
  Claims Consortium Group  
- Matthew Wade  
  QuestGates Ltd  
- Paul Whitworth  
  Crawford & Company  
- Stephen Williams  
  The Graham High Group  
- Barry Winfield  
  Crawford & Company

#### New Diploma holders

- Cyril Antony  
  Vision Insurance SAOG  
- Graham Barr  
  Hendersons Insurance Brokers Ltd  
- Susan Bedingham  
  QuestGates Ltd  
- Joanne Luna Bonifacio  
  Cunningham Lindsey Middle East  
- Gregg Cooper  
  Claims Consortium Group  
- Luke Crowe  
  Claims Consortium Group  
- James Doble  
  Claims Consortium Group  
- Shane Hickey  
  McLarens  
- Jade Jones  
  Hiscox Insurance  
- Peter Kamowatimwa  
  Crawford & Company  
- Kathrine Martin  
  Davison & Associates  
- Jo May  
  Claims Consortium Group  
- Peter McBeth  
  Crawford & Company  
- Greg McKerracher  
  Crawford & Company  
- Amy Mead  
  Crawford & Company  
- Oliver O’Donoghue  
  Sedgwick International UK  
- Jose Panameno  
  Braemar Adjusting  
- Colin Rooke  
  QuestGates Ltd  
- Robyn Traynor  
  Crawford & Company  
- Andrew Turner  
  Crawford & Company  
- Igor Vasilychenko  
  Matthews Daniel Int Pte Ltd  
- Gabriel Wong  
  Matthews Daniel Int Pte Ltd

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Apprenticeships in Insurance

National Apprenticeship Week 2020 will take place from 3rd to 9th February 2020 with the hashtag #FireItUp.

Your Institute was involved in the development of apprenticeship standards for insurance and we would encourage members who are involved in recruiting and growing talent in our profession to consider apprenticeship schemes. If you would like to understand the basics of how apprenticeships work, we recommend that you visit the UK government website at: https://www.gov.uk/topic/further-education-skills/apprenticeships

For more detailed information on the insurance apprenticeship standards, visit the Institute of Apprenticeships website www.instituteforapprenticeships.org. The following apprenticeship standards are all supported by CILA qualifications:

1. Insurance Practitioner – level 3 apprenticeship, typical duration 12 months, maximum funding £7000, supported by the CILA Certificate.
2. Insurance Professional – level 4 apprenticeship, typical duration 24 months, maximum funding £9000, supported by the CILA Diploma.
3. Senior Insurance Professional – level 6 apprenticeship, typical duration 36 months, maximum funding £21,000, supported by the CILA Advanced Diploma.

To find out more please email us at info@fwdtraining.com

Achieving CILA qualifications through government funded apprenticeships

Did you know that some insurance businesses don’t make full use of their apprenticeship levy?

We specialise in insurance apprenticeships and help businesses maximise their levy through specialist training and technical learning.

As an employer you can:
- Make use of apprenticeship levy
- Up-skill employees
- Develop technical expertise

As a student you’ll receive:
- A fully funded apprenticeship
- All learning materials
- Coaching & support
- Revision workshops

To better understand the firm’s success with apprenticeships, we spoke to their HR Director, Caroline Wilson.

Last year’s award win was particularly pleasing because it is a category that is judged by feedback from our Solicitor apprentices, and we scored 95.5%. It was an incredible achievement and, while we are always looking to improve our UK legal apprenticeship, it is testament to the work we have been doing since we launched back in 2012, said Caroline.

Now in its seventh year, Kennedys was an early pioneer of legal apprenticeships and has recruited 80 apprentices to date, over 75% of whom have remained with the firm. The scheme sees the firm actively recruit from schools and colleges, welcoming people in from the age of 18 – with many drivers behind this decision.

Reflecting on the firm launching their legal apprenticeship scheme, Caroline says: “Kennedys operates in one of the world’s most important economic sectors. By introducing an alternative route to qualification, via an apprenticeship, it allows us to reach people from a much wider range of backgrounds who more accurately represent the diversity of those we serve. Our apprentices are in high demand internally, as our team recognise the huge benefits they bring with them.”

Making apprenticeships work within your business

Last year, global law firm Kennedys won the award for Best Degree Apprenticeship at the 2019 School Leaver Awards. It was the third consecutive year that the firm, which specialises in insurance, dispute resolution and advisory services, has won a School Leavers Award.

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Just a few months ago, Caroline attended a celebratory evening that saw three young lawyers – Polly Crimmins-Impey, Lewis McAuley Jones and Nick Read – become the firm’s first legal apprentices to qualify via the Chartered Institute of Legal Executives (CILEx). The firm now has 44 CILEx qualified lawyers. Polly and Nick were part of Kennedys’ first cohort of apprentices when the award-winning scheme launched in 2012, Lewis joined the scheme a year later.

We are still immensely proud to have been apprenticeship trailblazers back in 2012,” says Caroline. “Since then our apprenticeship scheme has gone from strength to strength, playing a crucial part in developing new talent to drive our business forward. There is a strong ‘family’ culture at the firm, and this was reflected in the number of senior lawyers that attended the celebratory evening with Polly, Nick and Lewis. We hope that they will have long and successful careers with Kennedys.

Helping to embed this supportive culture, Kennedys produces regular articles written by a mix of their legal apprentices and trainees that gives a glimpse of what to expect for anyone considering a career at a global law firm.
According to Caroline, one of the many benefits of an apprenticeship programme, beyond the ability to train and retain talent, is the positive impact it has on the diversity of the workforce.

“I believe passionately that a structured apprenticeship programme, that attracts the best, diverse talent, is of paramount importance to organisations and industries that are considered a centre of excellence. A more diverse workforce brings with it better perspectives and ideas, which is crucial as we, as a firm, create new products and look to transform legal services for our clients. Organisations and industries that are not representative will be less equipped to relate to clients and their needs and to attract the best talent.”

For any organisations considering implementing an apprenticeship programme, Caroline’s top five tips would be:

1. Make sure that you think through the career structure for apprentices and don’t just take the view it is an extra pair of hands.
2. Spend time working out which organisation to partner with for the training/qualifications that will form a critical part of any apprenticeship programme.
3. Consider how you are going to attract applications from students and market your organisation appropriately through social media.
4. Work out your selection process carefully bearing in mind the age and background of applicants. You can’t just apply your graduate selection process!
5. Ensuring there is a strong internal support system - i.e. having a network of different people to go to for guidance, as well as a supportive and experienced supervisor to encourage and provide regular feedback so apprentices have the right environment to learn and develop and add value from an early stage.

The firm’s latest intake, in September 2019, was 21 legal apprentices and 4 business services apprentices.
The Mystery Of Polymer Ground Injection – Q & A

An article demystifying the technique of Polymer Injection for underpinning and ground improvement by D N Kitching and S Collis of STRESS UK (co-inventors of the REFORCE™ system)

Subsidence claims on structures mostly occur as a result of changes to the volume or bearing capacity of the supporting soils beneath building foundations. The remedial works can be complicated, disruptive, lengthy and expensive such as mass concrete underpinning and piling. Polymer ground injection is an alternative solution which can be used very successfully in some circumstances. This technique can minimise disruption to clients, be carried out rapidly with significantly reduced health and safety risks, costs and a much lower carbon footprint.

Q: Why not therefore use it for all subsidence claims and problems? A: Because it doesn’t work well in certain soils.
To highlight the reasons we need to look at a number of simple geotechnical factors.
• The approximate void ratio of many soils, is around 0.3. This means the volume of air and water in the interparticle spaces of soils is around 30%. It can be both higher and lower than this value.
• The finer the soil particles are, the smaller the interstitial spaces and therefore the less permeable the soil is.
• Clays have the finest particles and are generally classified as impermeable, even when desiccated i.e. they cannot be permeated in the short term even by the lowest viscosity fluids.
• Sands, silty sands and gravels have larger interstitial spaces and therefore are generally highly permeable.
• To compact a soil, to improve its strength large forces need to be applied to close the spaces between the grains.
• Low strength expanding polymer grouts do not have the power to compress soils. The forces required are simply too high to move soil particles.

Q: With these limitations how can a soil’s bearing capacity and strength be improved to overcome a subsidence problem? A: By introducing a strong substance which permeates through and around the soil particles and glues them together.
• If the spaces between the soil grains can be filled with a liquid and that liquid then cures to a solid the resultant composite is a type of concrete which significantly and reliably increases the bearing capacity.

Q: How can the soil be ‘saturated’ with the geopolymer grout? A: By choosing a suitable liquid resin and delivering it into the soil accurately in both location and quantity.
• Use low pressures and low viscosity grout and allow the resin to permeate the soil and fill the interstitial spaces. It can’t be forced with high pressure because it simply won’t permeate the soil.

Q: What if the Site Investigation shows cohesive soils such as clay, silty clay, sandy silty clay, clayey fill? A: Polymer injection is very unlikely to be a suitable solution. Unfortunately fluids and expanding foams cannot permeate a clay soil even if it has fissures. Therefore attempting to inject anything will have no effect whatsoever.
• Conventional mass concrete underpinning, piles, tree surgery or soil rehydration might be the only options in clays.

Q: How can the grout be placed accurately beneath a building at the depth required? A: Through a designed lance which can deliver the correct doses at the right levels all the way to the underside of the footing.

Q: Can a polymer injection system have an insurance backed latent defects guarantee? A: Yes. A proper designed solution comes with this type of guarantee backed by an ‘A’ rated insurer.

Q: What can be used very rapidly with significantly reduced health and safety risks, costs and a much lower carbon footprint? A: This technique can be used very successfully in some circumstances. This technique can minimise disruption to clients, be carried out rapidly with significantly reduced health and safety risks, costs and a much lower carbon footprint.

Q: If the results of the site investigation show the soils beneath the footings are non-cohesive in character then using polymer injection for permeation grouting could be a cost effective, fast and low disturbance method of solving the problem.

Q: Obtain quotes from suitably experienced specialist contractors who will provide a design and guarantee.

Q: Repair the drains if found to be faulty.

Q: Carry out the remedial polymer injection permeation underpinning.

Q: Carry out the structural and cosmetic repairs.

Q: Issue the guarantee to the client.

The above information should provide the reader with sufficient knowledge of the technique to be able to ask the right questions of the specialist geotechnical contractor and find the most suitable and cost effective method of solving the subsidence problem for the client.

Contact Stress UK for more information:
www.stressuk.co
Laboratory Fires and the Crucial Retrieval of Biological Samples

The UK is currently at the forefront of an exciting revolution in life sciences research. Within government owned research facilities, universities, pharmaceutical companies and hospitals, research is thriving and encouraged. There are hundreds of laboratories in the UK, at least 600 of which are Containment Level (CL) 3 and above – referring to the hazardous nature of the biological agents in use.

In this article, Aport Global, provide some insight into the types of claims that can occur in laboratories and the pressure to save biological samples.

Increased risk of fire
Laboratories inevitably present more fire risk than other work-spaces, with fires being caused by runaway reactions, operation error, equipment failure and flammable material release. The fuel load and hazard levels are typically very high giving the potential for explosion, flash fires, and rapid spread.

Between 1997 and 2017 there were 25 serious laboratory fires, each of which incurred losses in excess of £13,000,000. Numerous smaller fires from benchtop blazes to larger material damage property losses were also recorded.

Loss of Samples
As an organisation involved in both laboratory relocation and laboratory disaster recovery, we understand that maintaining the integrity of the samples at the heart of the research is a priority. These precious biological samples often have no precise financial value, but their value to science is beyond measure.

Regardless of the level of financial loss involved, the loss of samples from a laboratory can be devastating. For example, a laboratory fire occurred in National Taiwan Ocean University on July 23, 2004; no one was injured, and the loss of property was estimated to be only US$ 100,000, but the valuable observation data obtained on the ecology of green turtles (Chelonia mydas) from 1994 to 2004 was totally destroyed.

Biological samples often degrade over time and so are stored at the most appropriate temperature in freezers (-20), ultra-low freezers (-80), and cryogenic freezer storages (-150 to -190). Undisturbed, if the ultra-low freezers withstand the fire, they should maintain their temperature for a period of 20 hours. This allows a small window of time for their retrieval.

A very recent example of a catastrophic fire occurred in February 2019 in the University of St Andrews Biomedical Science Building. We understand that the fire raged for several hours through laboratories which contained quantities of samples, precious biological source material, central to crucial research, which were stored in large ultra-low minus 80 freezers.

After approximately 18 hours, despite the risks involved in entering a fire ravaged site under inches of water, concerned academics from the university, accompanied by estates staff and the fire brigade, entered the building to start recovering the minus 80 freezers. On this occasion the majority of refrigerated storage capacity was recovered, and with it the careers and the research critical to many strands of microbiological and biomedical understanding.

 Whilst this retrieval was a success on the whole, the risks taken demonstrate the lengths the academic researchers were prepared to go to in an attempt to rescue their samples.

Disaster recovery following fire or flood

Call Aport 24/7 to maintain compliance and rescue priceless research and samples following a laboratory disaster, particularly in GLP and GMP environments.

How Aport Global can help
As a specialist laboratory relocation organisation with involvement in disaster recovery we fully appreciate the need for rapid retrieval of samples. Our crews can be deployed promptly to locate and recover not only ultra-low freezers and their contents but valuable and delicate instrumentation and equipment.

We have experience of handling the aftermath of incidents where laboratories have suffered damage. Our Crisis Management Team are able to respond 24/7, calmly and quickly providing invaluable support when it is needed most.

Relocating a scientific facility after a major incident is a complex task requiring an expert solution. Our highly experienced crews will create a full inventory of every item and each object will be electronically tagged so its location can be tracked at all times. We work closely with the Original Equipment Manufacturers and will organise decommissioning, bespoke packing, transportation and secure off-site storage.

We operate our own fleet of vehicles and have a purpose built 300,000 sq ft warehouse. Storage is available at our own premises until the end user is ready to relocate or return.

For more information about our disaster recovery work contact Aport Global Relocation.

Disaster recovery helpline:
01257 676006
aportglobal.com
The CILA President, Graham Smart, was delighted to join 50 of our Northern Ireland members for their annual Christmas lunch on 17th December.

The event was held in Deanes Restaurant in Belfast and guests were welcomed by the newly elected Northern Ireland Representative, Cathy Scott of Crawford & Company. Past President, John Eves, and our Republic of Ireland Representative, Marc Sweeney, also joined in the festivities.

Michael Courtney of Sedgwick International UK and Peter Gormley of McLarens achieved Chartered status in 2019 and the annual lunch was a perfect opportunity for local members to celebrate this fantastic achievement.

**Escape of Oil case studies**

– New technical paper by the Property SIG

James Parsons of Lloyds Banking Group and Paul Redington of Zurich (both members of the CILA Property SIG committee) have generously written a new technical paper. The purpose of the paper is to share case studies of two escape of oil claims and to draw out lessons learnt for the benefit of CILA members.

Decisions around emergency works, mitigation measures and methods of remediation are discussed, along with policy cover considerations. The writers also explore the potential for third party claims, the case of Rylands v Fletcher, environmental protection legislation and interaction with the Environment Agency.

Members can find the paper in the CILA Technical Library which is accessed through the CILA website.

https://www.cila.co.uk/cila/download-link/sig-downloads/property/355-cila-property-sig-escape-of-oil-casestudy-jan20/file

Read to gain 1 hour of CPD