

*The Chartered Institute
of Loss Adjusters*



The Waste Sector

Recycling the Lessons from Claims

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Overview – Harry Roberts

- Harry Roberts – Chairman – Introductions
- Paul McLarnon & Neil Beresford
 - Case Study: anaerobic digestion
 - Proximate Cause
 - MD/BI Coverage Issues
- Steven Nock
 - Stock/Materials in Trade and Debris Removal
 - The Maximum Indemnity Period

Coffee

- John Glover
 - Providing a Claimant's perspective
- Damian Glynn
 - Business Interruption – Revenue Streams and their impact on the mechanics of BI cover
- Summary and Discussion

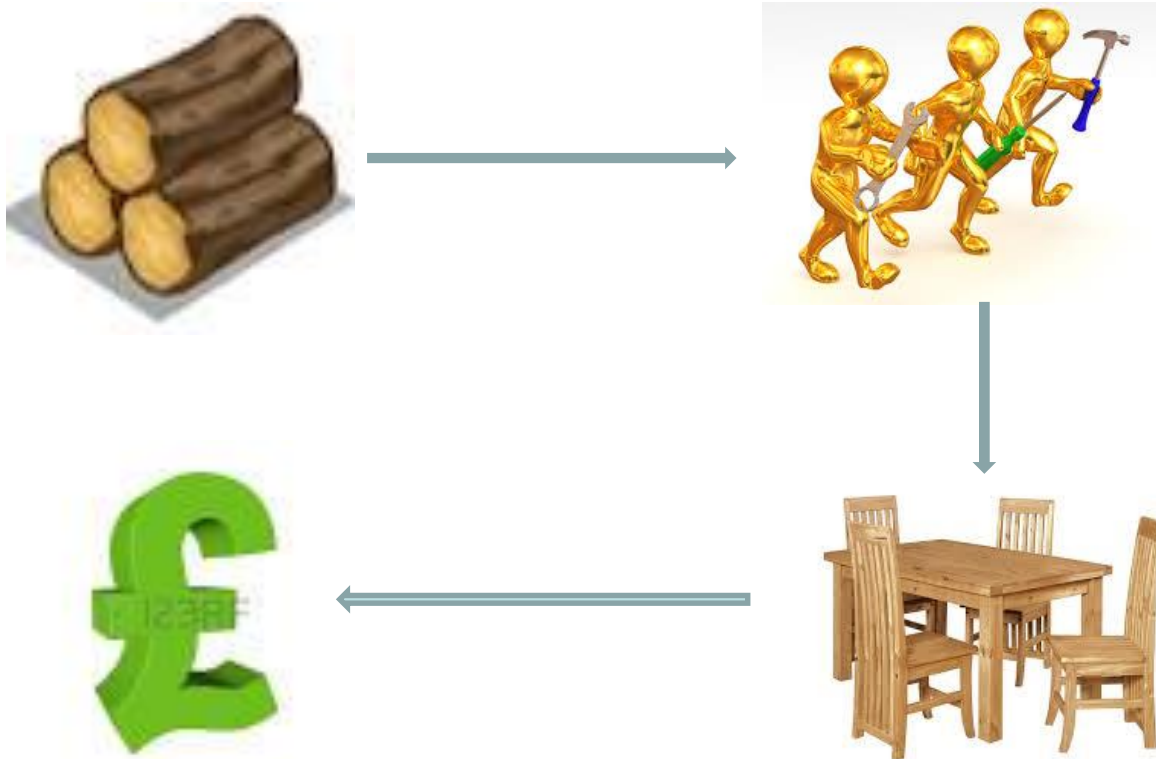
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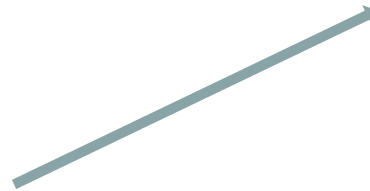
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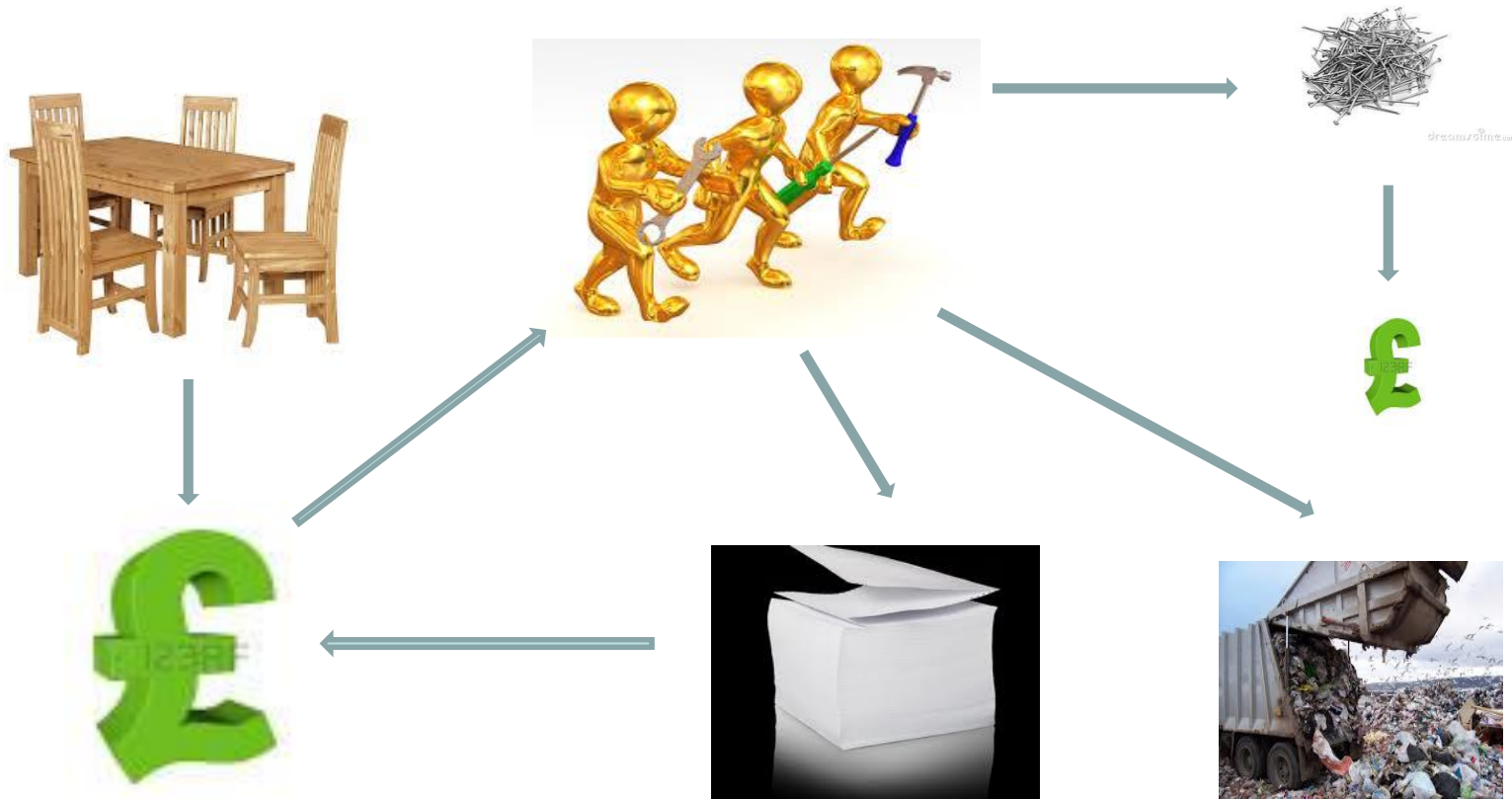
Revenue streams – the norm



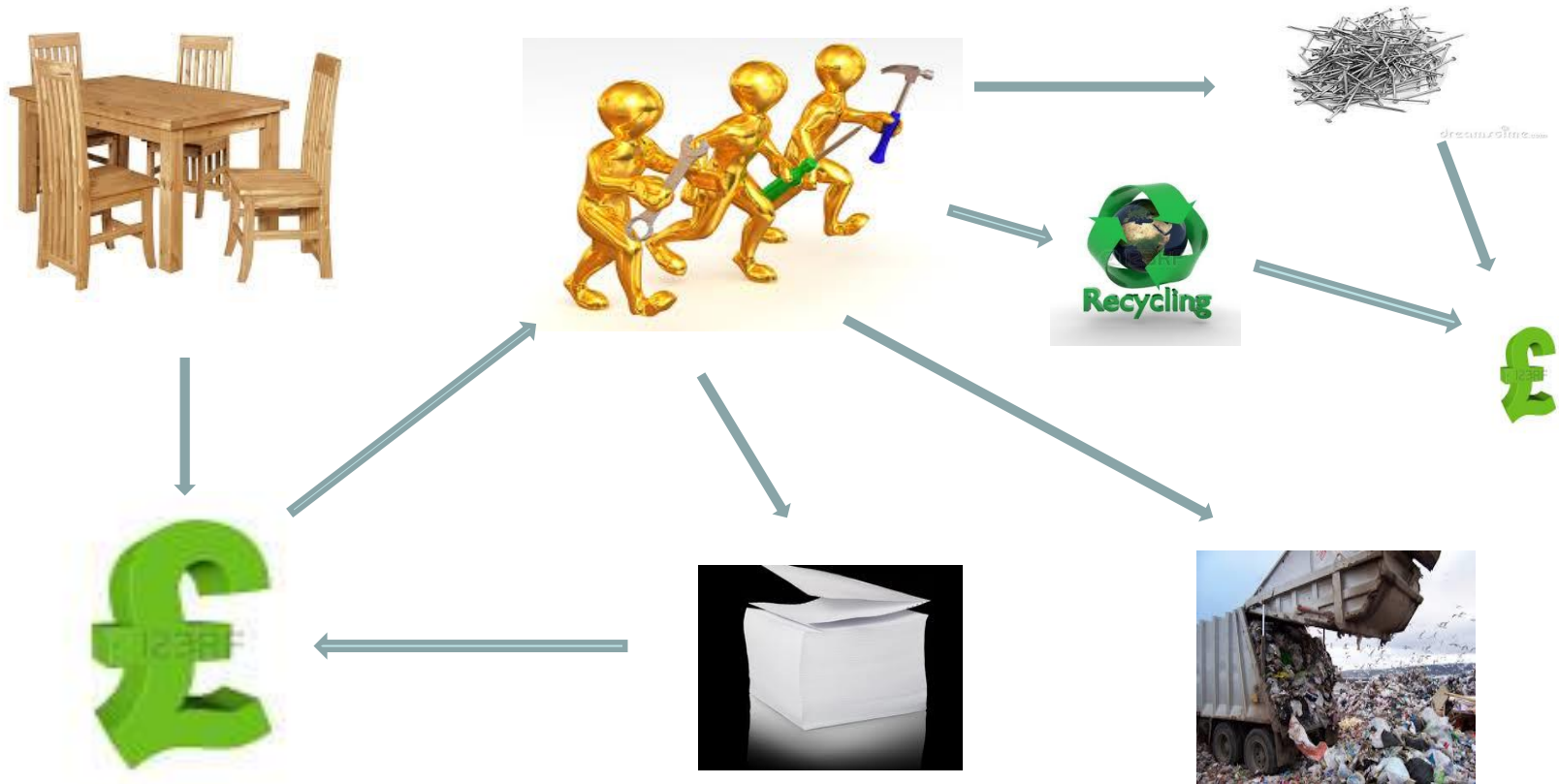
Revenue streams – waste



Revenue streams – waste



Revenue streams – waste



Cover issues

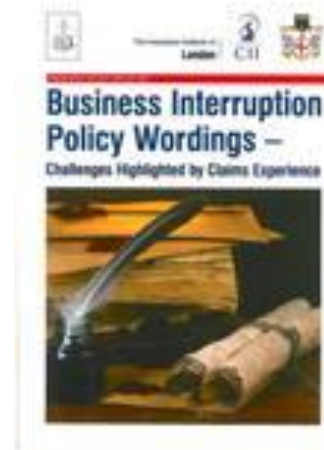
- Loss must flow from Damage
- Gross Revenue not Gross Profit
- Turnover/Revenue and other income
- Green credits and windows of sale
- Increased Costs – after the event?

Mitigation restraints

- Licensing of sites/areas within sites
- International impacts (China)
- Prototype machines/processes
- Regulation/legislation

Some things are NOT sector specific

- Wide Area Damage
- Premises



Summary and Questions

