



Perry Hill

24 September 2018

# Grenfell Tower A Human Disaster in the heart of London

# Agenda

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- Background
- Does it involve my board?
- The established narrative
- Surprises for boards
- What's next

Grenfell Tower: 14 June, 01:30 BST



02:10 BST



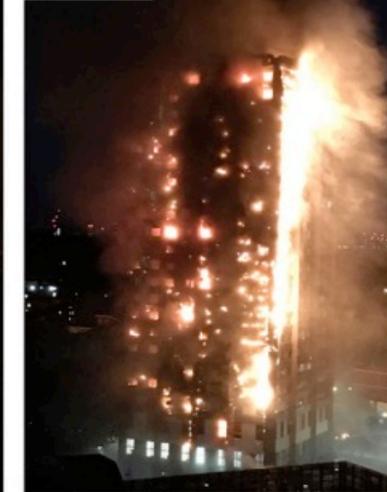
02:34 BST



03:08 BST



03:23 BST



03:44 BST



04:20 BST



04:43 BST



05:16 BST



# Background

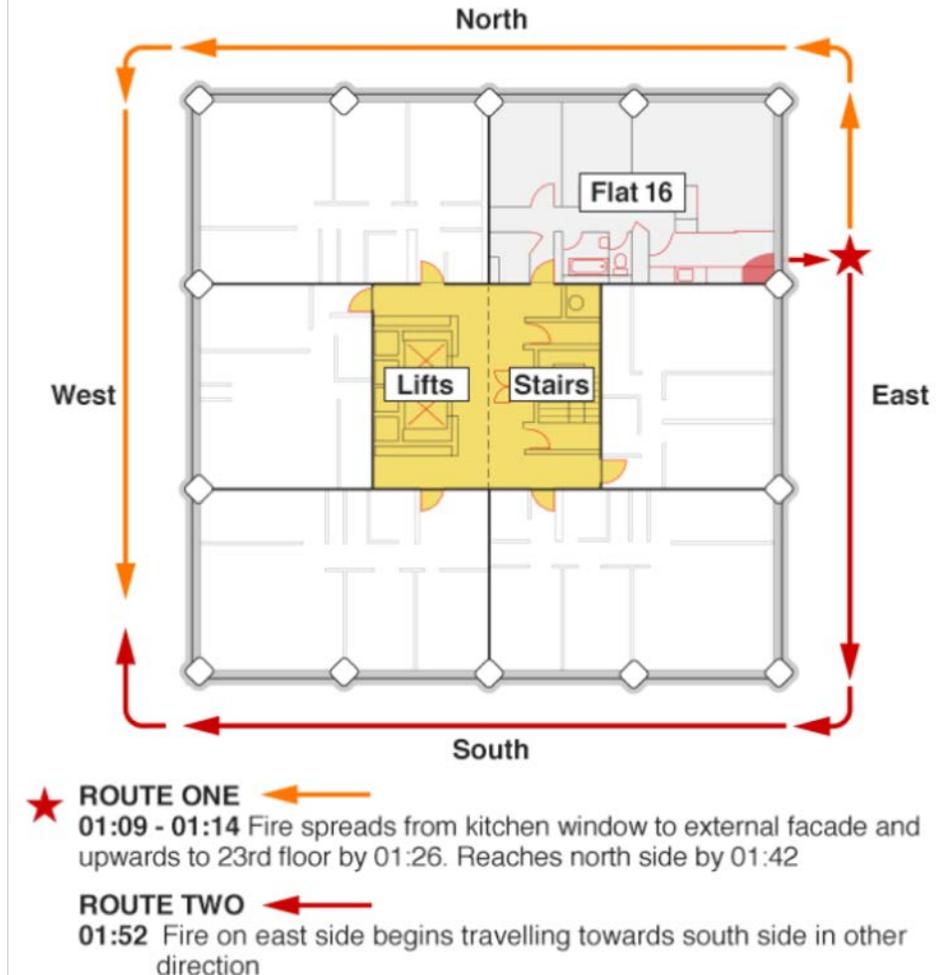
- Just before 1pm on 14 June 2017 fire breaks 4th floor flat Grenfell Tower
- Fire spread vertically up the tower to the top floor and in 2 directions from east to west and east to south.
- 180 people evacuated the building, 65 rescued by firefighters
- 72 people lost their lives, many more injured and affected

Grenfell Tower:  
14 June 2017, 01:30 BST



# Background

- Public inquiry chaired by Sir Martin Moore-Bick.
- First phase of inquiry – Factual narrative of events on the night
- Second phase – all other aspects – cause, governance, communications etc.
- Evidence from Professor Bisby to the Public Inquiry is that cause of fire spread is polyethylene material in cladding.



# Does it involve my board?

## Insurance Claims and the broader picture

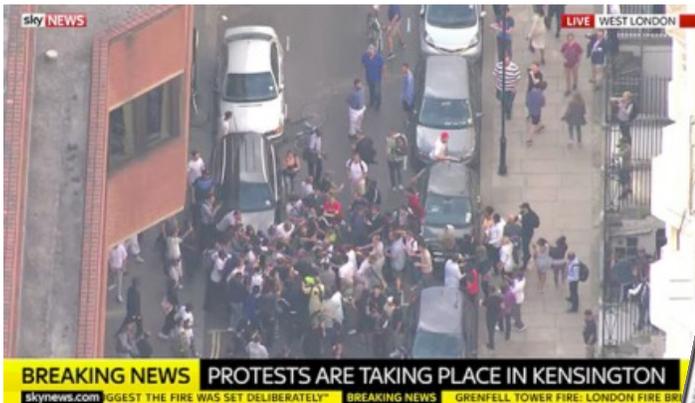


- First Party property claim
- Personal injury and Fatal Accident Act claims
- Rehabilitation
- The Walkways
- Fraud
- Reserving and Modelling
- Limits of indemnities



# The Established narrative

- Pre fire renovation of the Tower
- Council's response afterwards
- Handling of the press
- London Review of Books – Andrew O'Hagan



# Surprises for Board

- Policy Wording
- Reinsurance issues
- Challenges to the existing law
- The impact of political pressure
- Expect the unexpected!



# What's next

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- Public Inquiry
- Criminal proceedings
- The Community
- New Building regulations
- Insurance lobbying – Fire Protection Association





## Beyond borders, sectors and expectations

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