



WOULD YOU BE COVERED?

Food and Drink
Industry

FOOD AND DRINK INDUSTRY

Many businesses do not use 'hazardous chemicals' and therefore do not see themselves as potential polluters. The truth is that many pollution incidents arise from the poor storage and spills of common chemicals.

Pollution can also arise from more unlikely sources, for example spillages of milk or other liquids with a high organic content that can have a serious negative impact on aquatic life.

SEWER DISCHARGE

A dairy company was fined £1,750 and ordered to pay a further £7,200 in costs after being found guilty under the Water Industry Act 1991. The case was brought to court by a utilities company, after wastewater made up of milk, water, whey and cleaning chemicals had escaped into the public foul sewer system as a result of a damaged drain. Milk can have a serious impact on aquatic life when it enters waterways. Bacteria will thrive on the nutrients in the dairy pollutants, using up vital oxygen required by other aquatic life.

CHEMICAL SPILLS

Poor storage and handling of waste resulted in a 500L chemical spill at a chilled deserts food factory. An unintended reaction between acetic acid and an alkali stored nearby created a cloud of chlorine gas resulting in 12 casualties. The spillage was largely contained on site.

A similar chemical spill occurred in April 2014 at a factory manufacturing condiments and dressings, when two cleaning agents were unintentionally mixed releasing a toxic gas. 12 people received medical attention. Again, the incident was contained on site.

Owensite clean-up would not be covered under a General Liability Policy.

WHISKY SPILL

5,000 litres of whisky escaped into a river when a tanker lorry sent whisky in error to an already full tank, which subsequently overflowed. The incident occurred due to computer failure and human error. The bund containing the tanks had a drain valve leading directly to the river which had been left open after draining rainwater.

TALK TO OUR TEAM

Alan Shaw
Environmental Lead Underwriter

Email: alan.z.shaw@uk.rsagroup.com
Tel: +44 (0) 207 337 5082

Sue Loney
Underwriting Director Casualty

Email: sue.loney@uk.rsagroup.com
Tel: +44 (0) 207 337 5875

UKC05125