



## Cannabis Fires – A growing problem

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18 February 2020

Chair – CIL A Property SIG

**Toby Knight**, Head of Operations - South, *McLarens*

Deputy Chair – CIL A Property SIG

**Paul Redington**, Property Major Loss Team, *Zurich Insurance UK*

**Deon Webber**, Senior Investigator, *IFIC Forensics*



# Agenda

- Setting the Scene
- An Insurer Perspective
- A Forensic Perspective
- Examples
- An Loss Adjuster Perspective
- Summary
- Q&A
- Close



**Paul Redington**  
**Zurich Insurance**





# Poll Question 1

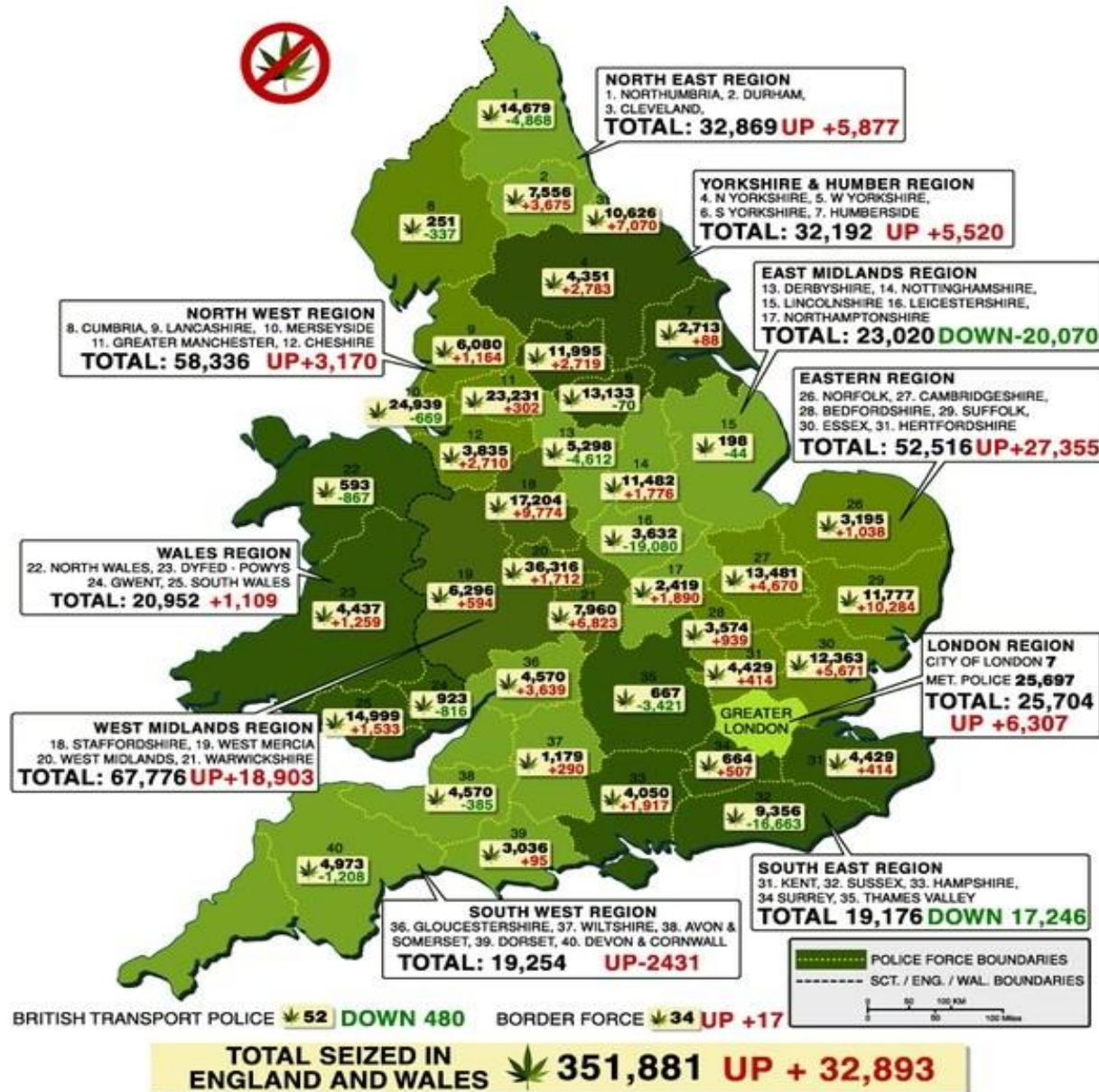
How many cannabis plants do you think were seized by Police in 2018. Was it?

- 3000
- 30,000 or
- 300,000?





# CANNABIS PLANTS SEIZED 2017 VS. 2018 BY POLICE FORCE



Source: Home Office Report, Seizures of drugs in England and Wales, financial year ending 2017 & 2018. Produced by whatshed.co.uk





Pictures courtesy of Greater Manchester Police





Pictures courtesy of SWNS





3D image courtesy of Zurich Insurance & Iproserv



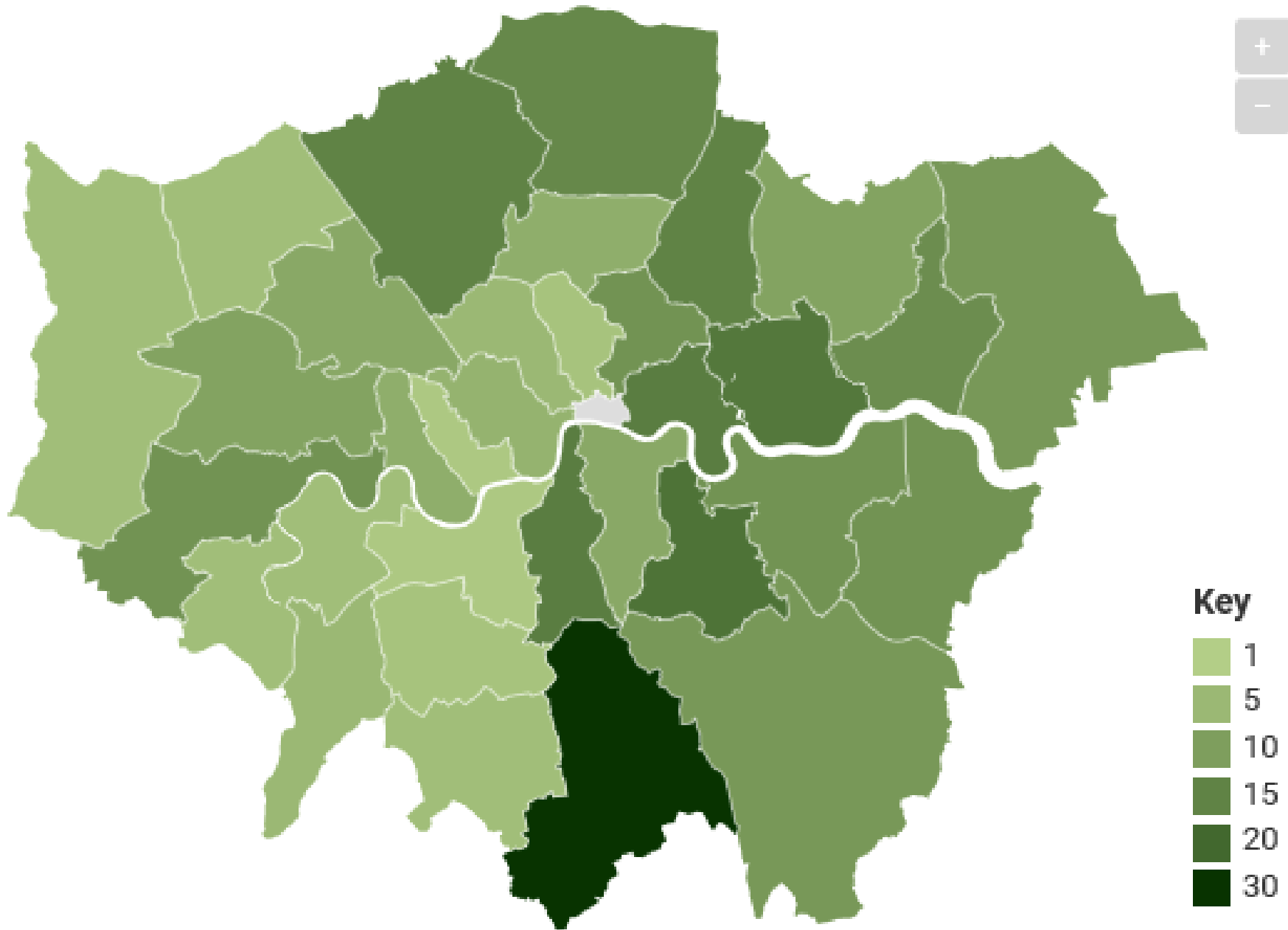




## Reasons for growth in cannabis production?

- Wider Demand
- Knowledge/Equipment Availability
- Contemporary Attitudes
- Profits/Wider Criminality





**Key**

1  
5  
10  
15  
20  
30







# Insurance Considerations

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- Loss prevention/Risk Mitigation
- Policy Considerations
- Liability risks?
- Subrogation





**Deon Webber**  
**IFIC Forensics**



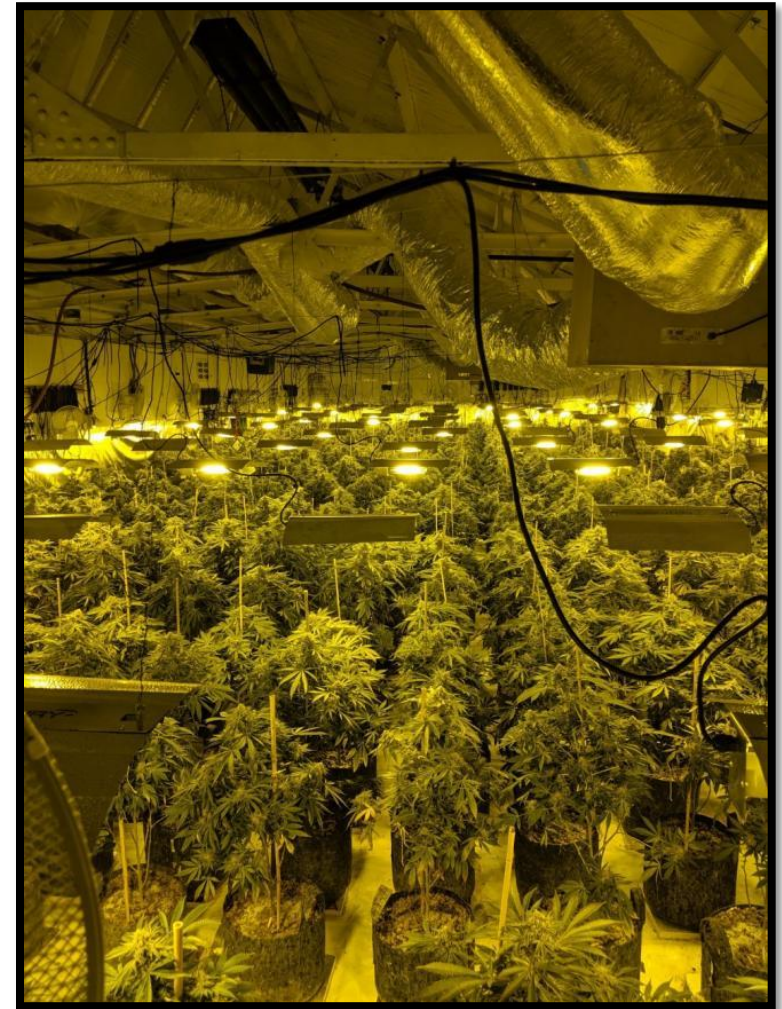


# Large vs Small Scale



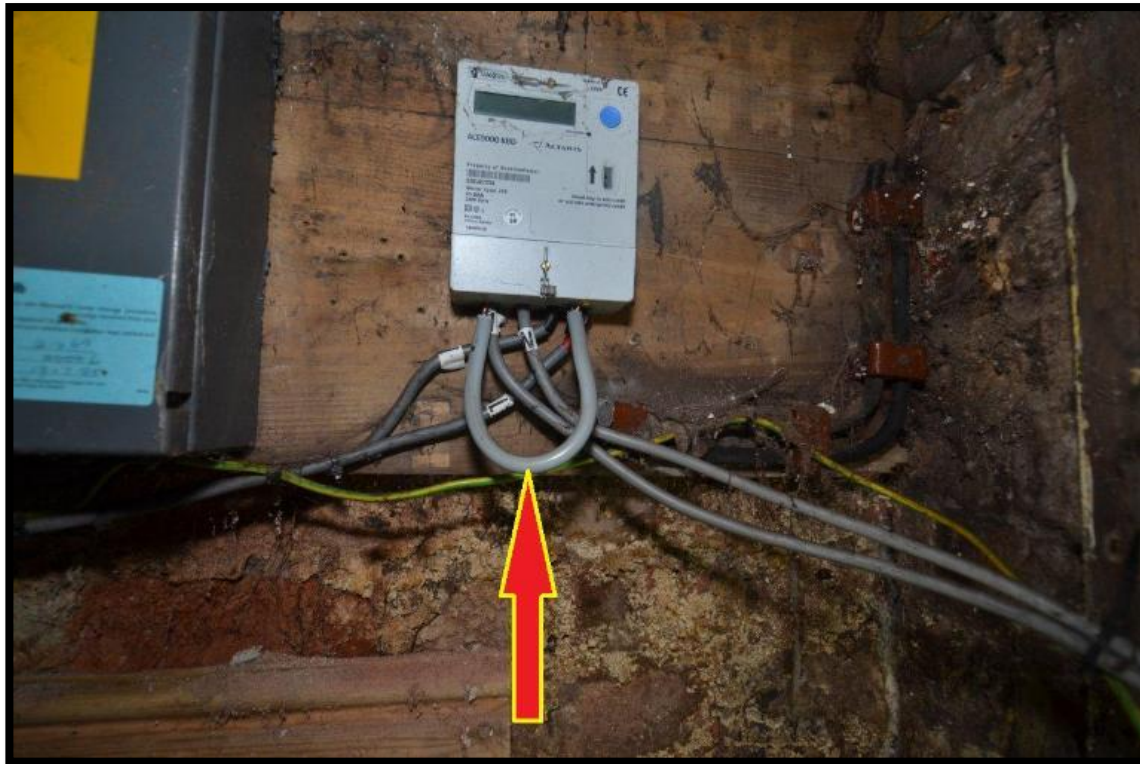
**Small Scale (Domestic)**  
*Image courtesy of Citylets Property Rental Agency*

**Large Scale (Commercial)**  
*Image courtesy of Watford Observer*





# Theft of Electricity



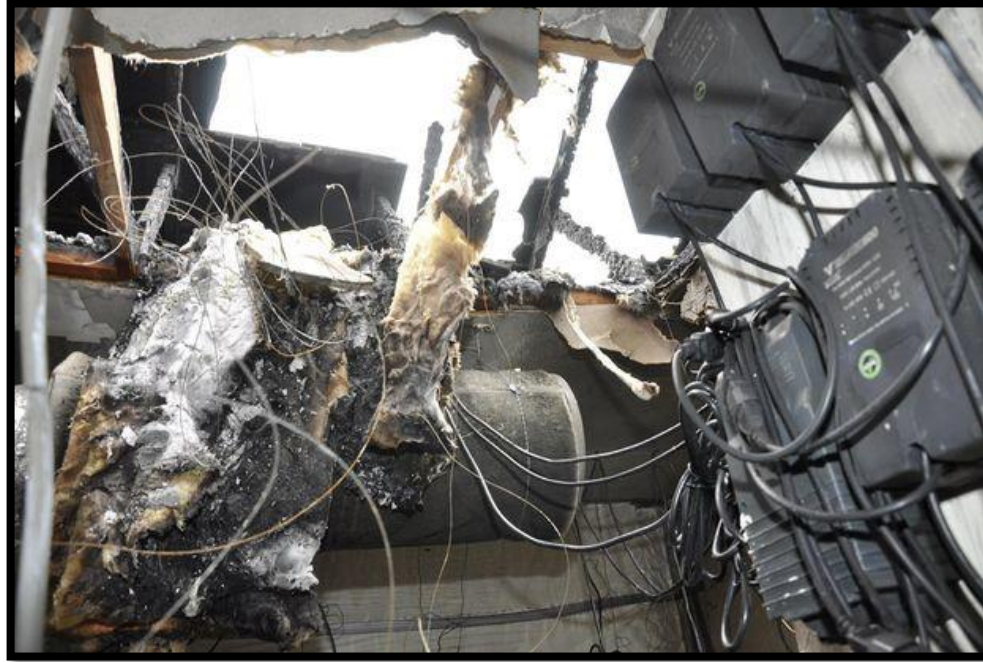
**'Simplistic' meter by pass**  
*Image courtesy of Merseyside Fire & Rescue Service*



**Complex distribution of electricity stolen directly from a substation**

*Image courtesy of Independant.co.uk*





*Image courtesy of Merseyside Fire & Rescue Service*



# The Aftermath







Window fittings wired to the mains

*Image courtesy of Metropolitan Police*



Spikes placed beneath opening windows

*Image courtesy of Metropolitan Police*

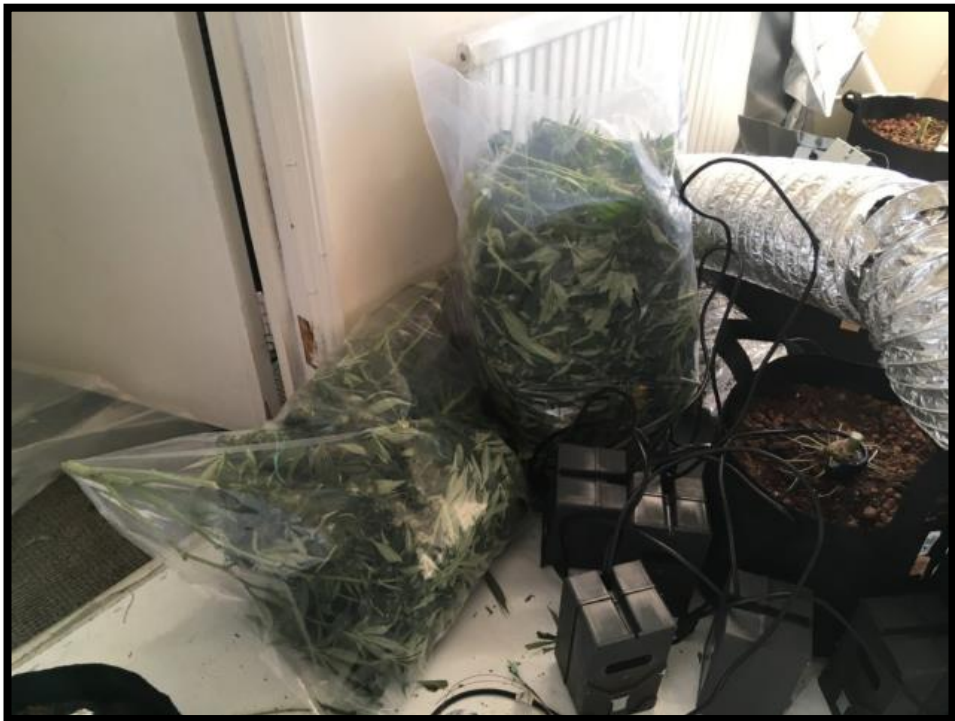


Steel Barred door





# Removal of Evidence



*Image courtesy of Great Yarmouth Mercury*



*Image courtesy of Dailymail.co.uk*



Image – West Midlands Police



Image – West Midlands Police



Image – Dutch Police



Image – West Yorkshire Police



# People are risking their lives making super-strength cannabis in the UK

Butane hash oil is made using large amounts of flammable gas which can explode.

Aug 5th 2016, 10:31 PM 18,385 Views 32 Comments Share 59 Tweet Email 1

PEOPLE ARE RISKING their lives by making super-strength cannabis, police in the UK have warned.

A highly dangerous new method in making butane hash oil is emerging in Britain, causing explosions, serious injuries and deaths.

## Butane hash oil

Police and fire crews have warned people about the dangers of butane hash oil, which is made using large amounts of the flammable gas, which can explode.

Yesterday, a Glasgow man whose drug lab exploded was jailed for more than six years. A man also died after an explosion seriously damaged a house in Birmingham.

A BBC investigation has revealed that two deaths and 27 people have been injured in 2014 from making the drug.



Image: bbc

# Super-strong 'Shatter' cannabis hits the UK – and people are blowing themselves up



Rob Waugh Monday 3 Apr 2017 10:02 am



(Photo by Seth McConnell/The Denver Post via Getty Images)



# Butane Honey Oil, Hash Oil or BHO





# Butane Honey Oil, Hash Oil or BHO







## Poll Question Two

Under the Misuse of Drugs Act 1971, Cannabis is classed as:

1. Class A
2. Class B
3. Class C



**Toby Knight  
McLarens**



Picture Courtesy of SWNS - INTERNAL USE ONLY



# A Loss Adjuster Perspective

## *Example 1*

- Domestic let, no background searches
- Rent always paid by cash
- Landlord attempted inspection / no access
- Extensive fire occurred
- Discovery of cannabis cultivation
- Crime scene / no access for two weeks
- Forensic investigation / scented candles



# Poll Question Three

## Is Claim Covered?

- YES
- NO

Pictures Courtesy of SWNS - INTERNAL USE ONLY



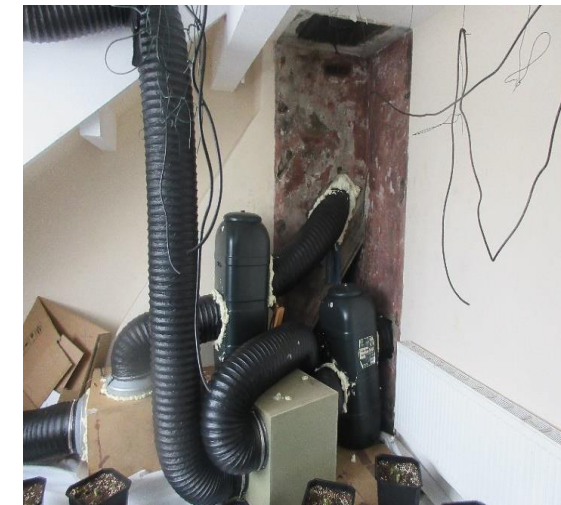


# A Loss Adjuster Perspective

## *Example 2*



- Residential flat above shop
- Complaints from neighbours / loud noises
- Landlord eventually gained access
- Cannabis farming operation found
- Extensive damage sustained



# Poll Question Four

## Is Claim Covered?

- YES
- NO





# A Loss Adjuster Perspective

## *Example 3*



- End of terrace Victorian house
- Let advertised via local shop
- Rent always paid in cash
- Landlord eventually inspected
- Cannabis cultivation operation found
- Extensive damage sustained



# Poll Question Five

## Is Claim Covered?

- YES
- NO







# A Loss Adjuster Perspective

## Example 4

- Large rural domestic property / outbuildings
- Property let via an agent / limited checks
- Tenant didn't take up immediate occupation
- Anonymous tip off / Police raid
- Extensive cannabis farm across entire grounds
- Significant damage throughout





# Poll Question Six

## Is Claim Covered?

- YES
- NO







# SUMMARY





