

## News Clips....

### OILY RAGS..



We have noticed an increase in the incidence of fires in restaurant and pub kitchens involving cotton tea towels. The tea towels become impregnated with vegetable oil, which is used widely in the catering trade. These tea towels are laundered at the end of the day, machine washed, tumble dried and then folded up and stored.

The oil impregnated cotton material, heated during tumble drying, starts a process of self-heating. If the tea towels are stored in such a way as to stop the heat build up from dissipating, the material reaches auto-ignition temperature; the seriousness of the resulting fire is dependant on the surrounding materials and conditions.

We believe that the absence of pre-washing and the use of eco washing cycles at lower temperature may be contributory factors, but it may also be that tea towels are not being washed often enough, causing a build-up of vegetable oil over a period of time.

If you've encountered this type of problem then contact us for further advice at [andrew.moncrieff@hawkins.biz](mailto:andrew.moncrieff@hawkins.biz).

>>>

## Latest News



## C.I.L.A. Conference 15 and 16 September 2009

Hawkins has sponsored the Liability Specialist Interest Group of the Chartered Institute of Loss Adjusters for the last fifteen months and attended, and exhibited at, all three of the Technical Conferences.

This year the two day conference was held in Coventry in mid September and was the most successful yet. It was attended by some two hundred and seventy loss adjusters and twelve sponsors and exhibitors.

All the Specialist Interest Groups held their own conference sessions, those of the Liability Group being particularly well attended. Hawkins' experts were certainly well represented with Andrew Moncrieff co-presenting a session with Adrian Foster of Cunninghams on Product Liability issues in China. Robert Edwards also presented to the group on contamination issues, which was well received with lively debate afterwards.



On the second afternoon the Liability Group bravely attempted something different: a fifty question quiz entitled "Who wants to be a liability loss adjuster (millionaire)?" hosted by Hawkins' Andrew Moncrieff. Despite never having seen the TV programme, he managed to present the quiz with considerable aplomb and vigour.



## Edinburgh Fire Science and Fire Investigation course

The 23rd Fire Science & Fire Investigation course, which includes an examination towards membership of the Institution of Fire Engineers, was held at The University of Edinburgh's Pollock Halls of Residence between 30 March and 3 April 2009.

The well-established and popular course, accredited by the Institution of Fire Engineers, attracted an international audience with delegates from all over the world, including Europe, USA, South America, Asia and Australasia. >>>

>>> We are pleased to acknowledge the help of Suffolk Fire Brigade with the information in this article:

<http://www.suffolk.gov.uk/policingAndPublicSafety/FireAndRescueServices/>

**CYCLE LANES MIGHT NOT BE SAFER AFTER ALL**



This is the finding of the CTC – the UK’s national cyclists’ organisation who found that motorists do not give cyclists as much room if they are in a cycle lane as they do when there are no such lane markings.

It seems that motorists feel that cyclists are safe within their lane or as CTC’s Policy Co-ordinator Chris Peck said: “Cycle lanes have a part to play in improving road conditions for cyclists, but this research has raised concerns that they are not always the best solution and may in fact make cycling more unpleasant. Where a cycle lane exists, drivers may overtake with the belief that they can use the entire road space outside the cycle lane, and consequently may be paying less attention to the cyclist’s need for space.”

The message is clear: more space and consideration for cyclists, please.

>>> The Fire Science and Fire Investigation Course is a 3½ day residential course, hosted by The University of Edinburgh’s Fire Safety Engineering Group. It is presented by speakers who are all well-known and highly respected experts in their field, and covers a wide range of topics, including ignition sources, investigation at the fire scene, explosions, wilful fire-raising and more, through a combination of lectures and case studies.

The examination, which took place on the morning of 3 April 2009, is the equivalent of Institution of Fire Engineers Membership Paper 8 (Fire Investigation). If successfully completed it constitutes 25% of the examination requirements for application for IFE membership.

John Holland from our Glasgow office achieved the highest marks in this year’s examination and was awarded a copy of the book ‘The Landscapes of Scotland’ by Sampson Lloyd and Paul Ramsay, to mark his achievement.

## Case Study

# Low Speed Impact RTA

We recently investigated a road traffic accident where Mr A (the Claimant) alleged neck and back injuries resulting from a low speed collision that occurred when Mr B reversed his car into Mr A’s. The accident occurred on a main road, just prior to a traffic light-controlled pedestrian crossing, in the mouth of a junction with an access road. >>>



**FIRE IN SHOP STARTED DELIBERATELY - CULPRIT ESCAPES**



Recently one of our investigators was confronted with a fire in the roof of a village store. Our investigator noted no smoke staining on the upstairs windows and joists that were clearly damaged from above rather than below. He could find no electrical fault in the loft or the rooms below.

In the undamaged parts of the eaves there was a large build-up of nest material, comprising dry grasses, moss and assorted litter. Whilst ideal for nesting it is, of course, highly combustible. Nearby were some sparrow eggs, and numerous egg shells. More tellingly, amongst the nesting materials were numerous discarded filter tips from cigarettes. A neighbour was in the habit of leaving large quantities of food for the sparrows and there was a smoking area for the village store close by.

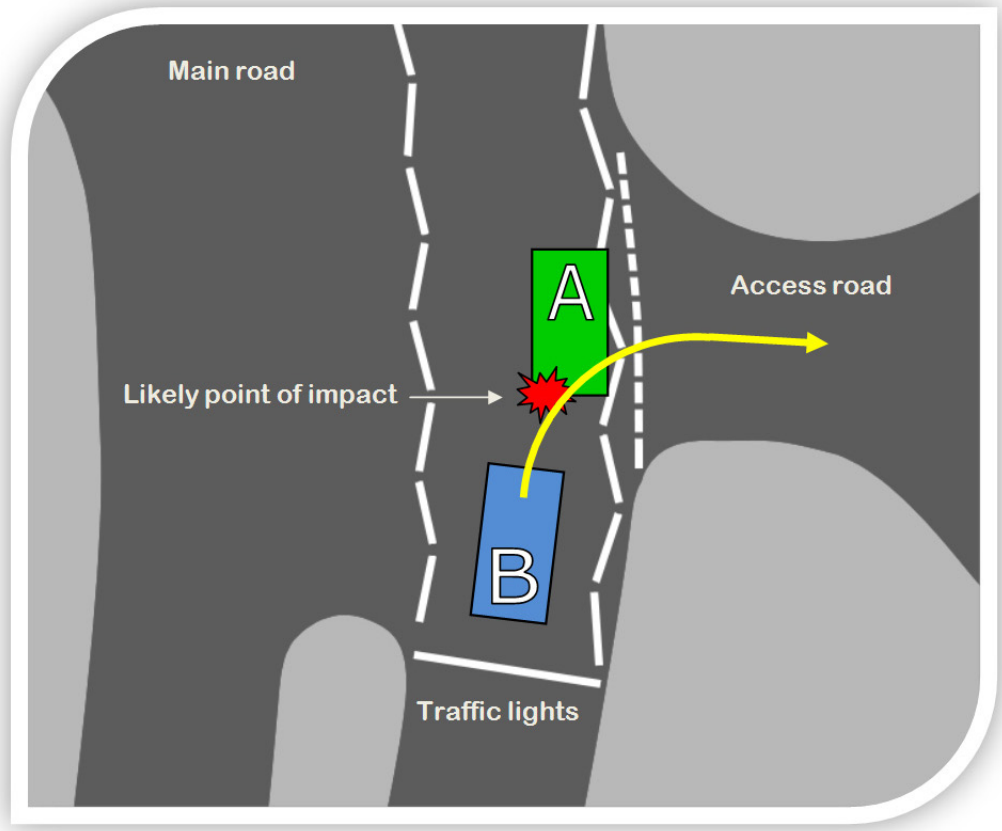
The conclusion: damage caused by sparrow or sparrows unknown, bringing a lit cigarette end into their nest. Policy liability engaged, chance of recovery zero!

<http://www.dailymail.co.uk/news/article-1172603/The-sparrow-turned-village-shop-ashtray-taking-lit-cigarette-nest.html>

>>> Mr B had stopped his car at the traffic lights, even though they were green. Whilst stationary he saw his friend (Mr C), off to his left.

Mr A's car had approached the rear of Mr B's car while it was stationary and the vehicles were between two to eight feet apart. Mr A maintained that his vehicle was central in the lane, whilst Mr B and Mr C thought it was to the nearside. Either way, it was positioned in a 'Keep Clear' zone.

So that he could speak to Mr C, Mr B reversed his car into the access road. Mr B checked his offside mirror, cannot recall if he checked his nearside mirror, and did not check his central rear view mirror. He saw no vehicles and so commenced reversing slowly and had covered only a few feet before he felt a 'slight resistance'. Mr A alleged that Mr B had 'shot back' and hit the front of his car with such force that Mr B's car had 'ridden-up' onto the bonnet and catapulted his car backwards.



We were instructed to inspect Mr B's car and consider photographic evidence relating to Mr A's car, to visit the scene and to consider whether the vehicles' damage was consistent with the witness accounts of the accident.

The rear of Mr B's car was essentially undamaged. Mr A's car however bore substantial damage, much of which appeared to be unrelated to the accident.

It was possible for us to determine the most likely range of speeds for Mr B's car at impact from the range of vehicle separation distances given in witness evidence. As Mr A's car was stationary, it was possible to determine the most likely change in velocity of his car as a result of the collision. This analysis was then used by a medical >>>

SEASON'S GREETINGS TO ALL OUR CLIENTS FROM MD RICHARD FLETCHER...



"On behalf of our investigators and support staff I would like to wish all our clients a Happy Christmas and a peaceful New Year. 2009 has been another year of growth for Hawkins and we very much appreciate the support we have received from our clients throughout the year."

>>> expert to determine the likelihood that Mr A could have sustained the reported injuries as a result of the collision.

The likely speed of Mr B's car before impact was calculated as about 2 to 7 mph (depending upon the separation) and the likely change in speed of Mr A's car was about the same.

Engineering evidence suggested a large disparity between the damage to the two vehicles. Damage to Mr B's car indicated that it had been travelling slowly when the collision occurred; Mr A's car appeared to have collided with an object whilst travelling at a higher speed.

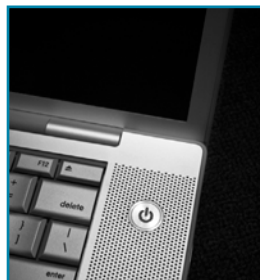
Further analysis determined the most likely contact point between the vehicles. There was a lack of corresponding marks on Mr B's car at the likely contact point, suggesting it was unlikely that the accident could have occurred in the manner described by Mr A.

The witness evidence given in Court suggested that the vehicle separation was quite small, and therefore on the balance of probability it appeared more likely that the change in velocity of Mr A's car fell into the lower range, below the medical expert's suggested threshold above which injury might occur. In this particular case, the evidence of Mr C was very strongly supportive of Mr B and also the engineering evidence.

Judgement was awarded in favour of our client's policyholder, the Defendant, Mr B.

## On The 'Net

### The Product Recall Hall of Shame...



When investigating a new claim it is often useful to be aware of any product recalls that have been issued by the manufacturer of the item in question. For example, whilst the Electrical Safety Council site is not totally up-to-date, it is clear that travel adapters need special care and attention, there being six adapter recalls out of the first ten listed!

Our Library Service routinely uses the Internet to research cases where a faulty device or product could be to blame. In particular the Trading Standards Institute, Electrical Safety Council and UKRecallNotice web sites. Each of the sites is useful not only for product recall information but for more general advice and we shall review >>>

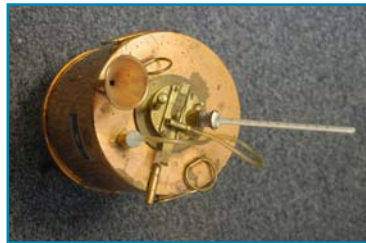
>>> each site in future newsletters. UK Recall notice gives you the option of signing-up for free updates. The web addresses for all three sites are given below.

<http://www.escweb.org.uk/safety-in-the-home/product-advice/product-recall/>

<http://www.tradingstandards.gov.uk/advice/advice-recall-list.cfm>

<http://www.ukrecallnotice.co.uk/>

## Competition



Can you guess what the object in the three photographs is used for? We will send £50 of M&S vouchers to the person who guesses correctly.

Email your answer to [competition@hawkins.biz](mailto:competition@hawkins.biz).

In the event of more than one correct answer we shall draw the winner out of the hat.

You can see bigger versions of the images on our website at this address:

<http://www.hawkins.biz/resources/articles>

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