

November 2023 – EMEA Loss Report

The LEARISK LOSS REPORT is a monthly news clipping designed to keep professionals in the insurance community informed about relevant claims in the EMEA (Europe, Middle East, and Africa) region. A comprehensive understanding of losses and their circumstances is crucial for those interested in risk analysis and policy underwriting. It is important to note that since this data is sourced externally, the report does not represent the opinion of LEARISK, and we cannot assure the technical accuracy of the descriptions within the articles.

LEARISK also publishes a monthly loss report focused on LATAM (in Spanish). Subscribe to receive LEARISK Loss reports and our Seminar Program [HERE](#)

LOSSES IN THE EMEA REGION

CROATIA
GERMANY
IRAQ
SOUTH AFRICA
SPAIN
UNITED KINGDOM

OTHER RELEVANT LOSSES (NA/LATAM/APAC)

AUSTRALIA
INDIA
MEXICO
UNITED STATES

LOSSES IN THE EMEA REGION

CROATIA

04/10/2023 – Fire and/or Explosion

FIRE BREAKS OUT IN PLASTIC RECYCLING FACTORY



A huge fire broke out in a plastic recycling factory in Osijek, eastern Croatia. The plastic factory complex, Drava International, has recycled post-consumer PET since 2008, having entered the recycling business with LDPE in 2004. Local authorities asked residents to remain indoor and keep their windows shut. Emergency services said that large amounts of plastics stored in an open area were on fire, making it difficult for firefighters to control the raging blaze, and sending thick dark smoke high in the air. "The temperature is unbelievable, horrible, our equipment is melting." Said the regional firefighting unit. The report said firefighters managed to take out large amounts of flammable liquid from the fire zone, preventing further incidents.

Source: [Sustainable Plastics](#)

GERMANY

30/10/2023 – Collapses, Impacts and other accidents

SEVERAL WORKERS KILLED IN SCAFFOLDING COLLAPSE



Four Bulgarian workers have died after scaffolding collapsed at one of Hamburg's biggest construction sites. The workers were allegedly working on an elevator shaft. The scaffolding crumbled at Westfield Hamburg-Überseequartier, a new commercial, residential and leisure complex which will also include a new cruise ship terminal. The entire construction crew at the site, about 700 people, were made to evacuate. "It is not immediately clear what caused the scaffolding at the construction site to tip over," the spokesperson said.

Source: [DW](#)

IRAQ

26/10/2023 – Fire and/or Explosion

ONE PERSON KILLED, OTHERS SEVERELY INJURED IN FIRE AT ASPHALT PLANT



A fire broke out at an asphalt factory located near Arbat town in the eastern region of Sulaymaniyah in northern Iraq, resulting in the death of one worker and three others with severe injuries. The incident occurred on Wednesday morning when a tanker transporting bitumen ignited while attempting to unload its cargo within one of the storage units in the industrial complex of Zillion Oil Co. The fire continued to blaze for more than nine hours, primarily due to the substantial quantities of flammable materials stored within the units. The tanker's driver was killed. Among the three injured individuals, all were workers at the plant. Zillion Oil supplies bitumen products such as penetration grade bitumen and viscosity grade bitumen packaged in bulk, standard sized drums, and jumbo bags.

Source: [Powder Bulk Solids](#)

SOUTH AFRICA

04/10/2023 – Fire and/or Explosion

FIVE DAYS ON, RICHARDS BAY NCT WOODCHIP MILL FACTORY STILL BURNING



It's been five days since the Richards Bay NCT Woodchip Mill factory caught fire and the cause of the blaze is yet to be established. Firefighters in KwaZulu-Natal are still working on extinguishing the inferno. The fire has destroyed more than R3 billion worth of raw materials. Driving into Richards Bay, it's impossible to ignore the large plume of smoke in the air coming from the burning woodchip mill factory. While some firefighters are battling the blaze on the ground inside the factory - helicopters have also been called in to assist

them. The joint committee established to deal with the fire said its main priority is to make sure the fire doesn't reach neighbouring premises and buildings. No injuries or deaths have been reported as a result of the fire.

Source: [Eyewitness News](#)

31/10/2023 – Flood

FLOODS WREAK DISASTER IN SOUTH AFRICA'S WINELANDS



Severe flooding struck South Africa during its Heritage Day weekend, with a rare level-nine storm causing extensive damage. Lasting over 24 hours, the storm resulted in at least 11 casualties and widespread destruction, including flooded homes, ruined infrastructure, and devastated crops. Over 80 roads were closed, impacting both local transportation and South African wine exports. One of the hardest-hit areas was the Hemel-en-Aarde Valley, where the main road through the valley partially

collapsed and remains closed. Although officials hope to open one lane within the next 6 weeks, an estimated \$4.2 million is needed to repair the damage. Meanwhile, locals and visitors are being re-routed via local farms and dirt tracks.

Source: [Wine Spectator](#)

SPAIN

10/10/2023 – Cyberattack

AIR EUROPA SUFFERS A CYBER ATTACK



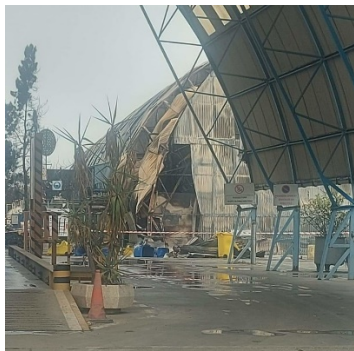
The airline has officially confirmed the hack, which occurred due to a security breach in its payment systems, and has already asked several customers to instruct their bank to cancel their registered credit cards. It is estimated that the registered database of affected people is 100,000 users. Specifically, the stolen data is the number of several cards, their expiration dates and the CVV security code. However, the company has indicated that the hacking of the systems has been controlled a few hours after it occurred and that they

had no evidence that any of their clients had been victims of fraud due to the illicit use of their credit cards. Experts point to a very serious security failure because the company would have failed to comply with the very strict regulations (PCI-DSS) for companies that make online payments, which prohibits storing CVV security codes. Apparently, the security system implemented in Air Europa is from Telefonica Tec, the operator's cybersecurity platform.

Source: [El País](#)

15/10/2023 – Fire and/or Explosion

FIRE AT THE HIERROS ESPAÑA WASTE PLANT



The Huelva Firefighters have extinguished the fire in a toxic waste management and recycling warehouse located between Joaquín Turina and Sabina Negral streets in the capital of Huelva. The management company of the waste plant, Antonio España e Hijos, has issued a statement: "We regret to inform that, yesterday, Saturday, October 14, a fire broke out in our facilities. However, we are pleased to report that there was no personal injury. The fire was limited to causing material damage, which, although very significant, is replaceable. Although the cause began in the waste warehouse, at no time were toxic gases harmful to the population emitted."

Source: [Diario De Huelva](#)

27/10/2023 – Fire and/or Explosion

FIRE AT CHEMICAL COMPANY IN POTRIES, VALENCIA



A dangerous fire broke out in a chemical products company, generating an emergency situation that required the evacuation of around 1,000 people and the confinement of nearby buildings. The company affected by the fire, Citrosol, has reported that, despite the material damage suffered that has partially affected the manufacturing area, no personal injuries have occurred. The fire affected a warehouse with various highly flammable chemical products dedicated to the agricultural sector. The company reports that it has

implemented all the necessary measures to reorganize its production process, which will be carried out both in the areas of the Potries plant - which have not been affected by the fire - and in the Beniparrell plant, which remains active, and guarantees the supply of orders to customers.

Source: [EFE](#)

UNITED KINGDOM

02/10/2023 – Fire and/or Explosion

AN EXPLOSION CREATES A LARGE FIREBALL IN OXFORD



The explosion of a 'digester tank' at a biogas plant owned by Severn Trent Green Power as a result of a lightning strike has caused a huge fireball in the non-metropolitan county of Oxford. The electricity company has confirmed that there are no injuries among the facility's personnel, who have left the area as a preventive measure. Residents have been asked to close their windows and

stay in their homes. Oxford County was on yellow alert for electrical equipment. Nearly 1,000 homes are without power supply. "There was a huge explosion sound in the middle of a storm and then the sky to the east began to glow bright orange."

Source: [El Español](#)

11/10/2023 – Fire and/or Explosion

FIRE IN THE PARKING LOT OF A LONDON AIRPORT



At London Luton Airport, a raging fire broke out on the third level of the terminal two parking lot, a situation that led to the immediate suspension of all flights, affecting thousands of passengers. It is believed that up to 1,500 vehicles were parked at the time, and the scale of the incident left hundreds of passengers stranded. Investigators believe that the beginning of the accident occurred in a diesel vehicle,

and it spread quickly, causing a significant structural collapse of the infrastructure. The car park was relatively new in construction (December 2018), but there were no sprinkler systems installed in the car park.

Source: [Télam](#)

23/10/2023 – Flood

FLOODING DUE TO STORM BABET ONGOING ACROSS PARTS OF THE UK



Authorities have confirmed at least four fatalities associated with the passing of the storm in recent days. Parts of eastern Scotland and northern and central England are among the worst affected areas. Angus Council, Scotland, evacuated around 335 homes in Brechin and 87 homes in Tannadice and Finavon after flood defenses in the town of Brechin were breached. Floods have inundated some houses

and cut off several roads. The Environment Agency has reported that at least 1,250 properties across England have been flooded. Many rivers remain at high levels.

Source: [Crisis 24](#)

OTHER RELEVANT LOSSES (NA/LATAM/APAC)

AUSTRALIA

10/10/2023 – Fire and/or Explosion

EXPLOSION AT CHEMICAL PLANT IN PERTH



A massive fire engulfed a chemical warehouse in Perth, Australia's south region and triggered an explosion that could be felt by residents living more than 35km away. The fire broke out in the Chemsol Australia factory about 7:45 p.m. Monday. Chemsol manufactures specialty chemicals including water treatment chemicals, dust suppression chemicals, drilling fluids and lubricants, industrial degreasers, fertilizers, carbon nitrate fertilizer, carbon liquid, and much more. "There was an incident with some

chemicals that reacted causing an explosion in the property, causing total loss of the property". Fire crews used sand and foam in an effort to extinguish the blaze, which burned for around 12 hours. A HAZMAT warning remained in place this morning with residents urged to stay indoors due to potentially dangerous smoke.

Source: [Powder Bulk Solids](#)

11/10/2023 – Fire and/or Explosion

ONE WORKER DEAD AND DOZENS EVACUATED FROM MELBOURNE FACTORY AFTER CHEMICAL EXPLOSION



A worker has been killed in an explosion at a chemical plant in Derrimut, in Melbourne's west. The body of the 44-year-old man from Hoppers Crossing was found inside the ACB Group factory after the incident at 9.45am this morning, which was believed to have been caused by a chemical reaction. A second worker was treated for minor injuries at the scene. Paramedics monitored 28 workers from the plant and adjoining factories at evacuation points for any signs of chemical

exposure. The explosion caused a small fire that was contained to the rear of the factory with the aid of a sprinkler system. ACG Group describes itself as one of Victoria's leading specialists in Class 3 dangerous goods blending.

Source: [ABC News](#)

INDIA

05/10/2023 – Flood

OVERFLOW OF LHONAK LAKE IN THE STATE OF SIKKIM



At least 14 people have died and 102 are still missing in India's northeastern state of Sikkim after heavy rain caused a glacial lake to overflow, triggering flash flooding in a mountain valley. The catastrophic overflow of Lake Lhonak came after five times the usual amount of rain fell on the state during a downpour, causing the partial collapse of a dam in the Teesta Valley, near the border with China. Muddy flood waters reached built-up areas, causing houses to collapse, submerging military bases and washing away major roads and bridges.

Source: [The Guardian](#)

21/10/2023 – Fire and/or Explosion

FIRE IN CHEMICAL FACTORY IN GREATER NOIDA



A massive fire broke out at a chemical factory in Greater Noida's Surajpur on Saturday evening due to a suspected short circuit, police and fire officials said Sunday, adding no casualties or injuries were reported in the incident. All the workers at the factory had exited the unit by the time the blaze erupted, officials said. "The fire took place in the basement, where all the chemicals were kept". The Surajpur's site-C factory was involved in manufacturing unsaturated polyester (synthetic resins formed by the reaction of dibasic organic acids and polyhydric alcohols).

Source: [Hindustan Times](#)

MEXICO

30/10/2023 – *Nature Risks*

HURRICANE OTIS DESTROYED EVERYTHING IN ITS PATH IN ACAPULCO



The death toll increases to 48 after Hurricane Otis hit the state of Guerrero, in Mexico. There are approximately more than 273 thousand homes affected. After the passage of the category 5 hurricane, the government of Mexico highlighted that 80% of the hotel sector is damaged and that there are 600 hotels and condominiums affected. The statement reported that 37 transmission lines, 26 electrical substations and a generation plant are out of service, but that half of the electricity service of the affected users, who were more than half a million, was restored. In addition,

they reported more than 10,000 downed electrical poles, 120 hospitals and clinics with damage, 12 road closures due to fallen trees and overflowing bodies of water, as well as 24 road collapses. According to the consulting firm Enki Research, specialized in natural phenomena, Otis leaves damage of about 15 billion dollars.

Source: [Perfil](#)

UNITED STATES

13/10/2023 – *Civil Liability*

11 HOSPITALIZED AFTER AMMONIA LEAK AT CALIFORNIA BUSINESS



An ammonia leak at a Southern California business sent 11 people to the hospital Friday morning. The leak was reported shortly before 9:15 a.m. in a commercial building in Buena Park. The building was evacuated and 12 people were decontaminated, with 11 being sent to hospitals where they were in stable condition. A hazardous materials team determined that the chemical released was ammonia, firefighters said. Exposure to high levels of ammonia in the air

can irritate the skin, eyes, throat and lungs and cause coughing and burns, according to the U.S. Centers for Disease Control and Prevention. There was no immediate word on what caused the leak.

Source: [Firerescue](#)

16/10/2023 – *Fire and/or Explosion*

CHEMICAL FIRE NEAR SOLVAY SENDS UP LARGE ORANGE PLUME OF SMOKE



A fire that sent a large plume of orange-colored smoke seen for miles over parts of Solvay Sunday afternoon started in two large dumpsters, causing a shelter-in-place order for residents in the area, firefighters said. The fire — burning in two 40-yard dumpsters and spreading to a third dumpster — started outside of a building at ChemTrade in Solvay. A company official on Monday clarified the substance in the fire was sodium nitrite. It is commonly used as food preservative but also

can be used in metal treatment and in pharmaceuticals.

Source: [Syracuse](#)