

Disposing of **waste contaminated rags**



With fuel and flammable liquids the norm in many motor trade premises, the risk of fire is significant. But, as the effects of a fire can seriously affect a business and even potentially result in fatalities, ensuring appropriate risk management is in place is a must.

A key part of this is ensuring that contaminated rags are disposed of correctly. As there is a risk that they could ignite and start a fire, placing them in a metal bin with a metal lid will help ensure that, should this happen, the resulting fire is contained and easy to control.

But, while metal bins have long been the accepted way to deal with the disposal of these items, at Allianz, we are aware that new waste disposal systems are coming onto the market.

Rather than metal bins, these new systems use plastic bins that are being sold as fire-retardant. As well as selling the bins, it's also common for the suppliers to provide a complete service proposition, removing and replacing the bins and wipes when they've been used.

Although these systems are popular in mainland Europe, and do offer convenience, there are potential issues if a motor trade business does make the switch from metal bins to plastic ones. As these plastic bins have not necessarily undergone fire testing to British standards, there is no guarantee that they will contain the ensuing fire if its contents do, for instance, spontaneously combust. In some situations it could result in the plastic bin melting and the fire taking hold throughout the building.

In addition, and depending on the policy wording, using a plastic rather than a metal bin could also have implications for a motor trader's insurance cover. Some policies will stipulate that metal bins with metal lids are used for the disposal of combustibles and, where this is the case and a plastic bin is used, it could affect a claim.

As we are seeing an increased use of these plastic bins, the topic was recently discussed at a RISCAuthority meeting. At this, insurer representatives were in general agreement that until these plastic bins gained any recognised British fire testing certification, it remained best practice to use the recommended metal bins with metal lids for the disposal of combustibles.

For more information regarding the disposal of waste contaminated rags or managing fire risk within a motor trade business, please contact your local Allianz broker.

Allianz's Risk Director also provides a wealth of free risk management information. Check it out at www.riskdirector.co.uk