

Zurich UK response to Product Regulation and Metrology Bill call for evidence

About Zurich UK

Zurich UK (Zurich) provides a suite of general insurance and life insurance products to retail and corporate customers. We supply personal, commercial, and public sector insurance through a number of distribution channels, and offer a range of protection, retirement and savings policies available online and through financial intermediaries for the retail market and via employee benefit consultants for the corporate market. Based in a number of locations across the UK - with large sites in Birmingham, Farnborough, Glasgow, London, Swindon and Whiteley - Zurich employs approximately 5,000 people in the UK.

Zurich welcomes the opportunity to respond to the Product Regulation and Metrology Bill call for evidence. Our experience of underwriting risk and investigating claims means we have a unique insight into the current risks facing the UK's residential, commercial and municipal building stock.

Introduction

- At Zurich, we have seen claims for lithium battery fires increase significantly over the last few years.
- Zurich have been raising awareness of fire risks with lithium-ion batteries in recent times with a campaign to encourage the safe disposal of batteries.
- Zurich's latest [research](#) in regards to vapes and fires highlights:
 - Incorrect disposal of vapes has led to fire and rescue services across the country tackling 241 vape related fires in the last year alone, up 119% since 2022
 - Across the UK, fire and rescue teams attended 38 vape related fires in Lancashire, up from just 16 in 2022 - followed by Greater Manchester (34) and Nottinghamshire (24)
 - 38% of vapers admit they don't know how to dispose of single use devices correctly with an estimated five million vapes thrown away every week in the UK
 - Only one in three (31%) vapers recycle disposable devices through the designated e-waste recycling program

Key considerations

- The Product Regulation & Metrology Bill represents an important opportunity to address fire risk issues from lithium-ion battery devices, we have been supporting [Electrical Safety First's Campaign](#) on tackling the issue of fires and explosions from e-scooter and e-bike batteries and urge the following elements to be included in the Bill:
- **Responsible Disposal:** A requirement for the Government to make regulations ensuring the safe disposal of lithium batteries once their lifecycle ends. There are risks from waste fires with discarded items being left around properties creating a life safety risk, but also in transit (waste lorries) and in waste centres.
- **Safety Assurance:** Mandating a third-party safety assessment, conducted by a government-approved body, for all e-bikes, e-scooters, and their lithium-ion batteries

before they enter the UK market. This process mirrors safety measures in place for other high-risk products like fireworks and heavy machinery.

- **Comprehensive Fire Safety:** Assigning the Government responsibility of comprehensively addressing fire-related concerns. This involves enhancing safe usage, charging, and storage practices for these devices. It includes setting standards for conversion kits and charging systems and considering a temporary ban on the sale of universal chargers that heighten fire risks.