

AIRBORNE DEBRIS

A major GL exposure in Asia for high rise residential and commercial blocks is known as 'Killer Litter'.

This covers a wide range of issues but in basic terms referred to materials falling from a height and injuring or killing pedestrians below and / or causing property damage. There were several well publicised cases where toddlers had been killed by flower pots or other items falling on them from balconies or window ledges.

Court documents show offenders had hurled bicycles, television sets, flower pots, beer bottles, oven toasters and coffee mugs, among others, in a fits of rage or drunkenness.

While the extent of the problem is no where near as significant here, it is still an exposure and this was demonstrated to us recently on a residential high rise block we insure. The building managers have instituted a procedure where the EWIS system is used to provide a warning to all residents when a high wind warning is issued for the city by the Bureau of Meteorology. In the past there had been instances of balcony furniture and other items stored on residents balconies being picked up and blown to the bottom of the building. As you would expect it can be difficult to determine who owns the items and if someone were injured a suit against our insured may occur.

Remember this can also apply at a lower level and to buildings where there are in-window airconditioning units etc. on old / corroded brackets



Such practices could constitute high-rise littering and pose a danger to passers-by. Offenders could be fined up to a maximum of \$5,000.

如物品掉落而造成人命伤亡，
将会被列为高楼抛物。
违反者将被罚款高达5,000元。



CLEANER & HEALTHIER
TOGETHER WE MAKE A DIFFERENCE