

Waste Environmental Incident Taxonomy 2026

A response framework for pollution runoff, fuel spills, firewater contamination, hazardous waste misdescription, amenity issues and transport pollution.

Runoff

Drainage and containment evidence is central to clean-up response.

Firewater

A fire can become an environmental liability and BI event.

Transport

Loading, unloading and road incidents need wording review.

Incident categories

- Pollution runoff
- Fuel or hydraulic spill
- Firewater contamination
- Hazardous waste misdescription
- Transport pollution

Evidence to keep

- Drainage plan
- Spill-kit use record
- Regulator contact log
- Sampling results
- Clean-up invoices

Insurance interpretation

Incident category	Insurance question
Firewater contamination	Does environmental liability respond alongside property and BI?
Hazardous waste misdescription	Are rejected loads and emergency costs addressed?
Transport pollution	Does cover apply away from insured premises?

Source note

Designed as an Insure24 editorial briefing. Refresh annually alongside Defra, Environment Agency, HSE and Welsh Government source updates.