

Fires caused by lithium-ion batteries on the rise

30 June 2025  Jeanette Flowers

QBE have recently reported that the fire services face a 46% increase in lithium-ion battery fires across the UK. The data, which have been compiled from Freedom of Information requests to fire services in March 2025, show an increase of 93% in these types of fires between 2022 and 2024.

These types of batteries are found in electric vehicles such as cars, bikes and scooters as well as smartphones, tablets and power tools. These have become increasingly commonplace in today's consumer market.

What causes a battery fire?

Lithium-ion battery fires are commonly caused by 'thermal runaway', which can occur when the battery cell produces more heat than is being dispersed. The batteries themselves contain flammable materials including electrolytes which break down into various flammable, toxic gases and oxygen, which can result in fire or explosion during thermal runaway.

Thermal runaways can be caused by a number of factors including physical damage, manufacturing defaults and user error when charging. The London Fire Brigade has released a #chargesafe campaign to highlight the dangers of unsafe charging.

These fires can be ferocious, burning hotter and faster than many other fires, which can make them very hard to control. Only suitably trained personnel or emergency responders should attempt to extinguish such a fire.

Statistics

According to statistics from QBE's research, between 2022–2024, fires involving electric cars rose by 77%, correlating to the number of e-vehicles sold in the same period.

The QBE report also found that electric bikes were the worst offender, accounting for 362 of the 1330 lithium-ion fires in 2024. Meanwhile the London Fire Brigade estimates that on average there was a battery fire in an e-bike or scooter every other day in London in 2023. Fires involving mobility scooters rose by 20%, with the threat of injury for these users being greater particularly for those with limited mobility who may struggle to evacuate in case of a fire.

QBE is calling for legislation to regulate lithium-ion battery safety in personal e-transport and electric vehicles.

Adrian Simmonds, practice leader for property risk solutions at QBE Insurance, says:

"We welcome the adoption of electric vehicles. To help with a safer rollout, we are calling for more support for fire services to help improve education in dealing with the new risk profile. The UK government needs to impose more stringent safety requirements to reduce fire frequency. Increasing awareness of proper maintenance, storage and disposal of lithium-ion batteries is paramount to protecting people and property."

Legislation

The Product Regulation and Metrology Bill 2024-25 is currently in the 3rd reading in the House of Commons at the time of writing. The Bill makes provisions relating to the marketing and use of products in the UK and in part appears to address the fire risk associated with lithium-ion batteries as well as clarifying the legal responsibilities for suppliers of these products.

There is also the [Lithium-ion Battery Safety Bill](#) which aims to regulate the safe storage, use and disposal of lithium-ion batteries in the UK currently sitting in the House of Lords.

What this means for insurers?

Insurers are advised to consider the risks both of material damage losses and public and product liability claims arising from these types of fires.

Insurers may also wish to consider if their policies provide the necessary cover and ensure conditions are in place to limit the risk of fires limit the risk of fires with the correct storage, charging and care of these batteries and where necessary mitigate damage should the worst occur.

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