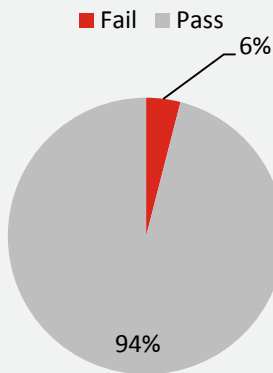




Property claims Quality Audits



Property claims feedback Customer Satisfaction



Spotlight on Recovery Claims

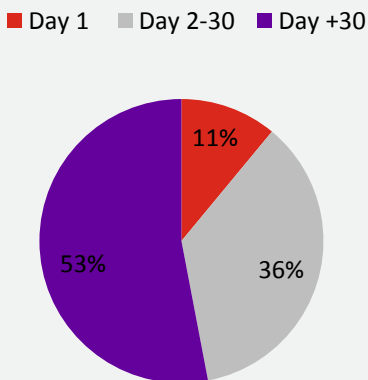
We have recently appointed Adam Ward as our new Recovery Claims Manager.

Adam is a solicitor with a track record of advising on high value and complex litigated claims, and previously worked in our Professional Indemnity Claims Team. He will now lead our Recovery Claims Team which supports and works alongside our UK Claims Teams.

When a third party is responsible for the losses we pay under an insurance policy, the insurer can step into the customer's shoes and bring a claim to recover the losses. Our Recovery Claims Team is experienced in handling a diverse mix of recovery actions, including claims arising from third party negligence, defective goods, escape of water, fire and subsidence.

Keeley Davies, Head of Property Claims, said "Adam has a strong background in litigation and brings a renewed focus to our Recovery Claims Team. His appointment demonstrates our commitment to customers to pursue and secure recoveries when third parties are at fault for losses. A successful recovery action can result in the return of a customer's insurance excess, which is of course a welcomed result."

Property claims settlement speeds



Net Promotor Score

"How likely are you to recommend Hiscox based on the claims service?"



CASE STUDIES

Private Client

The Claim

Our insured was sitting in the lounge watching TV when a wasp came towards him through an open window. Panicking from the imminent threat of attack, he used the Ipad he had in his hand to swat the wasp away. Much to his surprise the Ipad slipped out of his hand, flew across the room and hit the new 65 inch TV, smashing the screen and missing the wasp! Our insured were due to host a Royal Wedding party so they needed to replace the TV as a matter of urgency. They went out the next day to buy a replacement TV.

What we did

The insured called to notify us of the incident and explained they had already bought the replacement TV to ensure their party could go ahead. We were able to pay the claim the same day, and the party went ahead without a glitch.

Public Liability

The Claim

A volunteer tripped over a rug at the insured's premises, incurring injury. The volunteer was still suffering from his injuries over a year post accident and decided to bring a formal claim as a litigant in person.

What we did

We worked closely with the insured to investigate liability and support them through the claims process. There were valid concerns regarding breach, causation and contributory negligence. We thoroughly investigated these issues which enabled us to reach a commercial settlement, whilst still allowing the insured to maintain an ongoing relationship with the claimant.

What the customer said

"We had never experienced someone making a claim against us, let alone one of our own volunteers. [The Hiscox handler] managed the whole process, dealing with the claimant direct. This was particularly valuable."

Professional Indemnity

The Claim

The insured is an energy consultancy. One of their former clients, a law firm, alleged that the insured had failed to advise them correctly on energy tariffs. They claimed to have paid thousands of pounds more for energy than they should have done.

What we did

The claim was not a large one, just under £10,000, but the insured felt strongly that it had not done anything wrong and did not want to make any payment to the claimant. While it would have been cheaper to settle the claim than to fight it, we were happy to support our insured and defend the case. Initially we did this in-house, with our Hiscox claims team dealing directly with the claimant. When proceedings were issued, we instructed solicitors to defend the insured through to trial. Judgment in the case was handed down last week, and our insured was completely vindicated.

Public Liability

The Claim

A visitor at our insured's premises fell down some stairs, injuring herself. The visitor was a frequent customer of the insured. She raised several health & safety concerns regarding the insured's premises, which she required addressing.

What we did

We worked closely with the broker and insured to address all health & safety concerns raised by the injured visitor, and drafted suitably worded correspondence for them to send to their customer in response. We created a strategy designed to help avoid a formal claim being pursued. This also addressed the health & safety of the premises for future customers. By providing the injured customer with a detailed plan of action, we demonstrated that the complaint and her injuries were being taken seriously. This was combined with a goodwill gesture which helped avoid a formal claim.