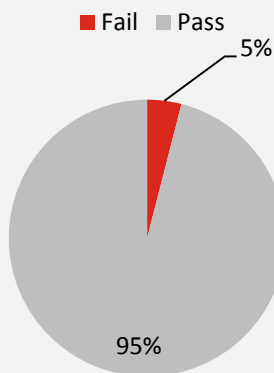
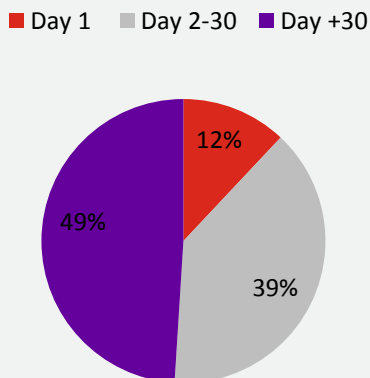




## Property claims Quality Audits



## Property claims settlement speeds



## Property claims feedback Key Positive Themes

### Customer service



### Fair



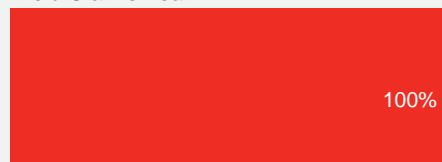
### Quick claims process



## Property claims customer satisfaction

"How satisfied are you with Hiscox's overall claims service?"

### Field Claims Team



## Hiscox Property Claims wins Insurance Times HNW Claims Solution of the Year!

The Hiscox UK & Ireland Property Claims Team have won the Insurance Times HNW Claims Solution of the Year 2017!

Hiscox UK & Ireland Claims were shortlisted for the award due to our outstanding results in the 2017 Broker Service Survey (Personal Lines).

We presented to the Insurance Times Panel on how we provide our market leading claims service in UK Property Claims. Being 'Human when it matters' was our focus, and we shared how we deliver this through our claims philosophy, Field Claims Team and Major Complex Loss Team.

There was certainly tough competition, but our values, culture and true commitment to our customers shone through.



## CASE STUDIES

### Commercial

#### The Claim

Our insured submitted a claim via our bicycle insurance scheme with Bikmo. The insured was out training in Mallorca when he came off his bike after taking a corner too quickly. He suffered injuries to the extent that an ambulance had to be called.

#### What we did

We had all the details needed to settle the claim on day one. We called our customer to make settlement and see how his recovery was going. The customer let us know that he had a lot of stitches in his arms and had lost a lot of skin on his hips. We arranged for a hamper to be sent to the insured, sending our best wishes for a speedy recovery.

#### What the customer said

"I was away for the weekend and got back yesterday. At the front door was the most amazing gift a person could expect from an insurance company. Not only was it thoughtful and completely unexpected, but to receive something like this from an insurance company where you had to pay me is customer service personified. You can be rest assured that I will be spreading the love for Hiscox and your partnership with Bikmo. Both of you have been exceptional. If you ever want a brand ambassador then please let me know. It would be a pleasure to sing your praises."

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### Private Client

#### The Claim

Our insured called to advise that whilst he was out shopping he received a phone call on his mobile. He had placed his laptop on a plinth nearby, and whilst distracted on his call his laptop was stolen. The laptop was bought a few years ago for £1,700 but our insured had already replaced it following the theft for £2,349. The insured had replaced the laptop with a higher specification, therefore he requested that we just settle on what he had paid for the previous laptop (£1,700) as he appreciated we wouldn't pay for the upgrade.

#### What we did

We immediately paid the insured £1,700 on the notification call. Following the call with our claims underwriter, the customer sent through details of the new laptop via email for his own piece of mind. We checked the specifications online and found that the customer had correctly replaced his laptop with the most current like-for-like model on the market, therefore his spend of £2,349 was fully justified. We called him straight back to reverse the original payment and pay the full amount of £2,349.

#### What the customer said

"Your agent went beyond the normal and investigated the today's value of my lost item and dealt with my claim in the most helpful fashion. I couldn't fault the process and based on my experience I have already recommended Hiscox to two of my friends."

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### Private Client

#### The Claim

Our insureds suffered damage to their property during the high winds in January 2018. A large tree blew over and fell onto the home, waking them with a loud crack at 6am when the tree hit their en-suite area. They were left without power for three days, but chose to remain at their home with candles and the use of the Aga for both heat and cooking.

#### What we did

We were able to approve the tree surgeon costs on the day of the storm. Our Hiscox Field Claims Team completed a detailed assessment on the next working day. Scaffolding was arranged, the roof inspected and emergency repair costs approved. The full repairs were authorized within two weeks, allowing the claim to move forward quickly. We also located a specialist furniture restorer to repair an old garden bench which had been flattened, but held huge sentimental value to the insured.

#### What the customer said

"Rosemary and I would like to offer you our sincere thanks for the brilliant service you have personally given us. You made the whole experience utterly painless and hassle free and it was a pleasure dealing with you. Seriously, you are a great ambassador for Hiscox."

### Private Client

#### The Claim

Our insured unfortunately lost control of his Bentley and drove into the rear wall of their garage. The impact caused significant damage to the garage wall which adjoined the lounge, requiring a full rebuild and replacement of a bespoke fitted media unit.

#### What we did

Our Hiscox Field Claims Team visited the home and a quote for repairs was presented by the insured's son's building firm. Our customer's preference was for his son to complete the required building works. We were able to agree the quote onsite, allowing repairs to begin immediately.

#### What the broker said

"Many thanks for the prompt and efficient manner in which you dealt with this."