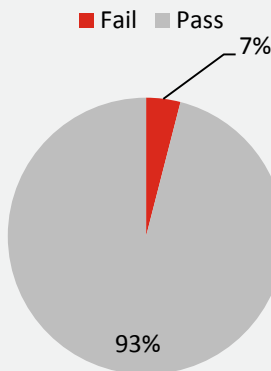
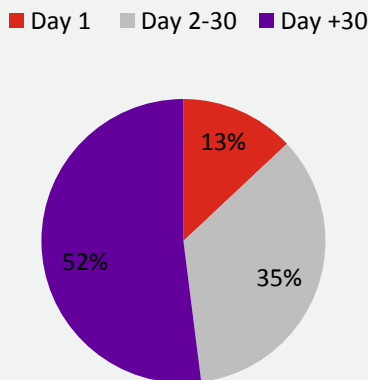




Property claims Quality Audits



Property claims settlement speeds



Property claims feedback Customer Satisfaction

Private Client



Net Promotor Score

"How likely are you to recommend Hiscox?"

Private Client



Spotlight on Anyjunk... We are getting greener!

What usually happens when a home is damaged by fire or flood? Eye sore skips usually appear on people's driveways or streets. We want to change that. Hiscox have partnered with Anyjunk to make rubbish/waste removal from a home greener, easier and cleaner.

Anyjunk use a digital platform to match people who need junk cleared to the nearest available 'man-with-van' team. They have a nationwide network of over 400 trucks and undertake more than 1800 waste clearances per week.

They provide a faster response time, at lower cost and with greener credentials than traditional skip services. Rather than adding trucks and congestion on the roads, they are helping local businesses use their existing fleet more effectively.

Anyjunk ensure 93% of the rubbish they collect is reused or recycled, instead of ending up in landfill. Their digital platform mean there is a full audit trail.

Our partnership with Anyjunk will help us deliver a more sustainable claims service and it should reduce both carbon and costs associated with claims clear-ups, whilst reducing the disruption associated with arranging waste removal.

CASE STUDIES

Private Client

The Claim

The insured's son put some clothes into the tumble dryer and left the property. The insured's daughter was asleep upstairs when a fire developed in and around the tumble dryer. The fire then spread to ignite nearby combustibles, resulting in substantial damage to the property. The direct fire damage was thankfully limited to the basement area, however the entire house and contents were impacted by smoke contamination.

What we did

The property was completely uninhabitable. Our Major Complex Loss Team were appointed and swiftly visited the customer's home. We arranged to relocate the insured and their family to a suitable location whilst work was completed. When the family were able to return home, they were greeted with a hamper of goodies to welcome them back.

What the customer said

"It's been a pretty challenging month on so many fronts, however the support that we have had from you has been fantastic, making all that is grim and difficult much more manageable. Having a 'proper' home base and getting some plans in place to put things right feels like real progress is happening, and celebratory champagne (sent by Hiscox) hopefully marks the beginning of the next stage."

Motor

The Claim

Our insured received legal proceedings relating to a road traffic accident. The claimant alleged that the insured's vehicle had collided with his vehicle on a straight road. The claimant alleged the insured moved into his lane in order to avoid colliding with a traffic island in the middle of the road. The insured denied liability and said that the claimant drove into his vehicle.

What we did

We supported the insured's case and allowed the matter to proceed to a trial on liability. Our insured attended as a witness and the claim was dismissed in full.

Professional Indemnity

The Claim

Our insured's client claimed that a photo reshoot was required as photographs taken by the insured were of poor quality.

What we did

As relations between the parties had broken down, we liaised with the claimant directly and negotiated a settlement at a significant discount.

What the customer said

"Again I would like to show my sincere appreciation and gratitude for your first class service. You have been an absolute delight and very professional to deal with and have made this whole process much more bearable than I presumed it was going to be."

Media

The Claim

The insured is a production company which produces print, TV and digital adverts for clients. The insured produced an advert for an alcohol manufacturer and distributor. Before the advert was distributed, the insured's client spotted that if released the advert could breach advertising regulations. The client complained to the insured.

What we did

We assisted the insured in assessing the allegations and concluded that the advert, if broadcast, did indeed risk breaching advertising regulations. We covered the insured for the costs of reshooting the entire advert to ensure that it avoided a claim by its client for breach of contract. We supported the insured in its communications with the client. The insured successfully reshot the advert and their client was extremely happy with the final edit delivered.

What the customer said

"It has been a pleasure dealing with Hiscox, you have been phenomenal."