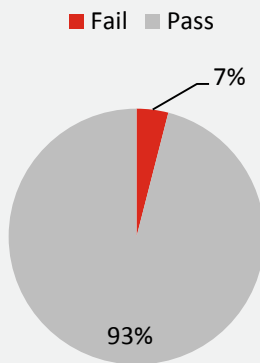




### Property claims Quality Audits Year to Date



### Property claims feedback Customer Satisfaction

Private Client

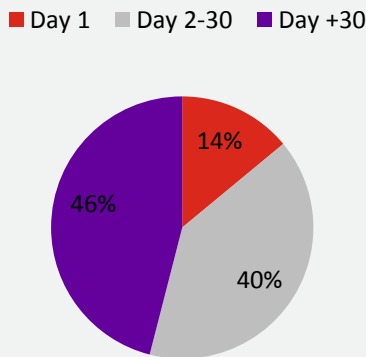


### Spotlight on Seasonal Claims

Storm Emma and the Beast from the East wreaked havoc earlier this year. Poor weather and temperature conditions caused a 290% increase in the value of claims for storm, flood, and burst pipe damages across the industry. We may not be due a White Christmas this December, but the thermometers are still due to fall and one of the first weather warnings of the season has been issued for Storm Diana.

While forecasts are increasingly accurate, we are still short of controlling the weather but there are ways to protect your home during adverse conditions.

### Property claims Settlement speeds October



### Net Promotor Score

“How likely are you to recommend Hiscox?”

Private Client



For example, if you are on holiday during a cold spell, opening a loft hatch and keeping the heating on to allow warm air to circulate may prevent pipes from bursting. You can also protect water tanks, pipes and cisterns with insulation – especially in unheated areas such as outbuildings.

Unsecured garden furniture may also pose a risk; trampolines can easily become airborne in high winds, so it's best to have loose items packed away.

When things do go wrong, our 24-hour help lines ensure we are always on-hand in an emergency, and our experienced teams will help put it right quickly.

# CASE STUDIES

## Private Client

### The Claim

Our insured was at home when their tumble dryer caught fire. They swiftly turned off the power to the house and alerted the fire brigade. The fire was extinguished before the flames broke out of the utility room, however the insured suffered extensive heat and smoke damage to the kitchen.

### What we did

The property was rendered uninhabitable. We promptly appointed loss adjusters and forensics to investigate potential subrogation against the dryer manufacturer. A project manager oversaw recovery and the kitchen installer of the insured's choice to ensure completion before the holiday season.

### What the customer said

"Your team have been excellent as usual. Pragmatic and very considerate to an 81 year old policyholder. The adjuster has been a pleasure to work with and has let the other professionals crack on. We are just at the point where the contractors are finishing work, and furniture is being returned as I write. We should be moved back in during the next few days."

## Professional Indemnity

### The Claim

Our insured is an interior designer and faced a claim from a client, criticising the quality of their work and the cost of the materials used.

### What we did

We assisted the insured in preparing a robust response denying liability. Our strategy resulted in a withdrawal of the claim from our insured's client.

### What the customer said

"I now have project design work with much nicer clients! Hiscox were a great help at the time. Thank you."

## Private Client

### The Claim

Our insured's home was flooded by a concealed manhole under their kitchen floor – alternative accommodation was a must as the kitchen and living room needed to be replaced.

### What we did

We negotiated for works to be postponed until the summer so as to accommodate our insured's holiday. We ensured work was completed within a tight timescale in the insured's absence with thorough project management, and also contributed to their holiday in France.

### What the customer said

"The nature of your role puts you in touch with clients at times of crisis, and for us, it is only then that the insurance coverage is tested. I want to thank you again for everything you did to make the claims process as smooth as possible. I know from first-hand experience that the claims handling is superb. Having a proper framework upon which to base our expectations and the peace of mind this afforded us was invaluable while we were away from the building site over the summer."

## Professional Indemnity

### The Claim

The insured contracted to provide pesticide spraying services within an office after working hours to treat carpet fleas. The claimant was an employee of the insured's client and worked in the office. The claimant alleged he had an allergic reaction to the chemicals used which caused him to have significant time off work.

### What we did

We investigated the allegations and established that the chemicals and quantity used were fit for purpose and as a result our Insured successfully defended the claim.