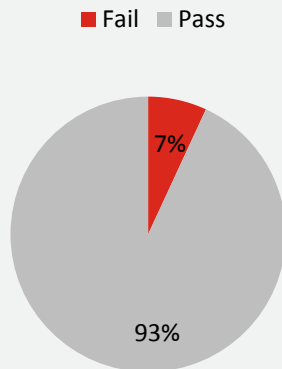
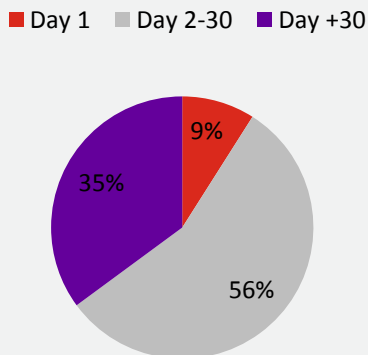




Property claims Quality Audits YTD



Property claims Settlement speeds November



Property claims feedback Customer Satisfaction

Property Claims



Net Promoter Score

"How likely are you to recommend Hiscox?"

Commercial



Spotlight on the Holiday Season

We hope you enjoyed a merry Christmas and a happy New Year. In place of sending out a Christmas card, we made a donation to two of the charities which we support – Mind and Andover Riding for the Disabled Association (RDA).

Mind provides advice and support to empower anyone experiencing a mental health problem. They campaign to improve services, raise awareness and promote understanding (www.mind.org.uk).

Andover RDA helps disabled children and adults achieve enjoyment and pleasure, skills and friendship through learning to ride horses and ponies and carriage driving (www.andover-rda.org.uk).

In the spirit of the Holiday Season, the Colchester, London, and York offices also held a Golden Boot challenge on 19th December. The challenge was to go the furthest distance by running, rowing, or cycling during 5 hours with individuals signing up for a 15 minute slot each. Donations were raised across the offices in support of Colchester Hospital Neonatal Unit, York Sands, Felix Project, KEEN London, and Providence Row.

CASE STUDIES

Private Client

The Claim

Our insured left their phone on the roof of their car and drove away, unfortunately losing their mobile as a result.

What we did

We were able to swiftly settle the payment with the insured as mobile phones are one of the claims that we are able to settle immediately. Later, the customer double checked the original documents for their purchase to find the memory of the device was larger than expected. Upon sharing the receipt, a second payment was made to resolve the claim.

What the customer said

“I would like to say how impressed I was with the way you empower your staff to make quick and sensible decisions. I was treated with empathy and you turned a stressful situation into as positive experience as a lost item can be. My premium is not cheap but it is value for money with the peace of mind you offer your customers.”

Professional Indemnity

The Claim

The insured was hired by the claimant to build a customer relationship system. As the project went on, the claimant asked our insured to make changes to the system, increasing the cost and time of the project significantly. When it became clear the project would cost more than double the original budget, the claimant terminated their contract with the insured, making a claim for breach of contract and misrepresentation.

What we did

We instructed solicitors and robustly defended before reaching a commercial settlement. While we had no concerns over the quality of the insured’s work, we did have reservations as to whether we could prove the insured kept the claimant advised of the cost and time implications of the desired changes. Our insured was eager to resolve the dispute and focus on growing their business rather than time-consuming litigation.

What the customer said

“Thank you for all your support. The world would be a better place with more supportive people like you.”

Professional Indemnity

The Claim

Our insured, a will writer faced a claim that a will they had drafted was invalid and the deceased’s estate threatened to bring a claim against the insured.

What we did

As the will was valid, we assisted our insured in their negotiations with the deceased’s estate and robustly defended the claim.

What the customer said

“Hiscox are being totally supportive and have been a god send. I would not have coped with this issue without your help”

Private Client

The Claim

Our insured unfortunately had their car keys and vehicle stolen. The police believed the thieves put something through the letterbox in order to retrieve the keys. Two days later, while asleep, our insured then suffered another theft as the perpetrators returned at night, stealing another car and electrical valuables from the home.

What we did

We responded swiftly to our insured’s claim. We covered the laptops, tablets, phones, and lock replacement in order to complete the claim settlement one week after the theft from the house was reported.

What the customer said

“Thank you so much for all your help. Hiscox did exactly what is says on the tin and what they promised. You were personally responsive, professional, and a pleasure to deal with. Please feel free to pass this message on as I would like to commend both Hiscox and your team.”