



Property claims covered January

Property



Property claims feedback Customer Satisfaction

Commercial



Spotlight on Claims Leadership

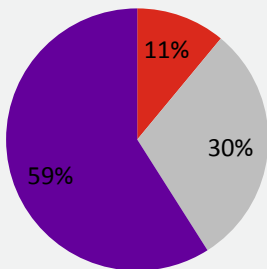
In our annual preliminary results statement, CE Bronek Masojada gave the following update on the leadership of Hiscox Claims:

“We announced that the leadership of our claims function is evolving. Jeremy Pinchin, who has held multiple leadership positions during his 13 years at Hiscox, but served throughout as our Group Claims Director, will retire in 2019. Jeremy has driven the ongoing professionalism of our claim’s operations, ensuring its capabilities have scaled in line with our growth, and it is under his leadership that we now have an award-winning claims function. Paying claims is what we are here for and Jeremy has enabled Hiscox to go from strength-to-strength in this regard.

He is succeeded as Group Claims Director by Grace Hanson. She will be responsible for the strategic direction of Hiscox’s claims activities across the Group, working with the standard-bearers for Hiscox’s customer promise. We will benefit from Grace’s experience, which includes big-ticket property and casualty claims while at Allied World, and volume claims while at Homesite. This combination of knowledge and experience will shape our claims response to the digital era.”

Property claims Settlement speeds January

■ Day 1 ■ Day 2-30 ■ Day +30



Customer Satisfaction

606



CASE STUDIES

Private Client

The Claim

Our insured discovered a leak from his bathroom at midnight. He managed to isolate the leak himself but was very worried about the water that had entered the living room. He was also frustrated as he was due to fly to Spain at 7am the next morning for a holiday.

What we did

We quickly established cover and sensing the urgency arranged for our disaster management company to attend the same day to start drying the insured's home. Our policy provides cover for the buildings only. A separate claim for the damaged contents has been made with another insurer. The insured is very frustrated by their lack of proactivity; the damaged contents have not been removed and no authorisation has been provided for any works to commence. To support the insured we made contact with the content's insurance company to help progress the contents side of the claim.

Appreciating the stress and disappointment of the holiday cancellation we also sent the insured a tapas hamper so they could enjoy a little bit of Spain at home.

What the customer said

"We are so impressed with you."

Commercial

The Claim

Our insured is a Pilates instructor. Over the Christmas period she was found to have pre-cancerous cells and had to have these removed urgently. The subsequent recovery meant she had to take time off work and needed to claim under the key person cover which forms part of her business interruption policy.

What we did

The circumstance falls slightly outside of the defined parameters of an accident and illness, however we liaised with underwriters and agreed intention would be to pay these claims. We quickly confirmed cover to the insured followed by interim payment shortly after for costs our insured incurred so far. The insured had suffered a lot of distress from the unexpectedness of the operation and was also worried about time off work, so we arranged for a Fortnum and Mason bath set to be sent.

What the customer said

"Thank you for the most lovely surprise today. It was so unexpected and really put a smile on my face. I will look forward to pampering myself later today."

Professional Indemnity

The Claim

The insured faced a claim from a former client, who had enrolled their two children at the insured's club. The claimant sent a Letter before Action, alleging misrepresentation and mis-selling of the training course. They alleged that the training was inadequate and misrepresented by the insured. Recently, the claimant has taken steps that are damaging the insured's reputation (e.g. negative feedback on social media and contacting potential new clients).

What we did

We assisted the insured in the defence of this claim and the claimant appeared to drop their claim for compensation. However, given the recent actions of the claimant the insured's crisis containment policy is now engaged and Hill and Knowlton Strategies Ltd are liaising with the insured.

What the customer said

"Once again, Andrew, may I thank you for making a difference and your professional and caring approach; it's been a difficult time for us. I really appreciate your guidance and effort, it's inspirational - thank you."

"Your assistance and professionalism has been such a reassurance and aid to our business - it's been invaluable, not just with the knowledge base that we don't have in-house, but going above what is expected with being approachable and support."

Private Client

The Claim

Our insured was donating furniture to a charity which was arranged to be collected by a moving service from her property. During collection, her flooring was damaged and the service caused a lot of distress and anxiety for our insured.

What we did

We worked quickly to resolve the claim over email as our insured was unable to speak over the phone due to work commitments. We also sent flowers to our insured as we appreciated the disruption and upset the claim had caused.

What the customer said

"I am completely overwhelmed by your kindness, thoughtfulness and generosity. To receive such beautiful flowers from you was a complete surprise and such a kind gesture, I truly appreciate it. Thank you also for a first class service."