

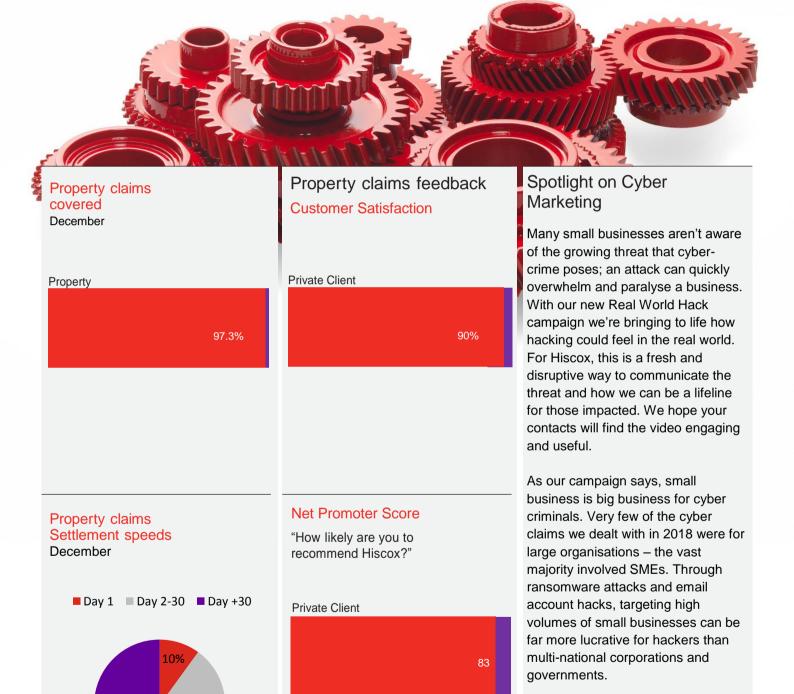
CLAIMS TODAY

JANUARY 2019

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39%

CASE STUDIES

Professional Indemnity

The Claim

Our insured is a media agency. The insured had been engaged by its client, a major retailer, to place an advert about a retail offer in a national newspaper. The insured sent the wrong advertisement to print and was unable to stop the ad from running. Our insured's client wanted the insured to arrange for the correct advert to be run immediately at no further cost to the client.

What we did

We quickly confirmed cover and agreed to pay the costs associated with running the correct ad in the same paper that weekend.

What the customer said

"Your service was fantastic."

Commercial

The Claim

Our insured is a shoe retailer and sent footwear from their pop-up store to their office across London. The footwear was sent via a courier in a re-used package from a food delivery firm. However, the courier policy is to incinerate food although they had previously delivered items in the same packaging for our insured.

What we did

The claim was received on Friday and settled with the insured by Monday. The agreed settlement was the replacement cost of the shoes – the courier offered a refund in credit form, and as our insured does not intend to use their services again we agreed to not deduct this from the claim.

What the customer said

"Thank you Jade for making this process so easy and stress-free. You are a credit to Hiscox and your customer service has been fabulous!"

Private Client

The Claim

Our insured's holiday home suffered a substantial Escape of Water which meant it was out of action and required extensive drying and repairs.

What we did

We were able to source convenient temporary accommodation for the insured for the duration of works to the home, which enabled them to continue tending to their bee colonies as required. Our York office rooftop also operates as an apiary, so finding a fellow enthusiast we arranged for a Hiscox beekeeping suit to be delivered to the insured to mark completion of the works.

What the customer said

"Thank you for your letter and the bee suit which we look forward to receiving. Given the difficulties bees are facing it is good to know that Hiscox are helping as well!

The service provided by Hiscox has been very impressive, which has made a lot of difference in what has been a very upsetting 9 months. However the house is now habitable and we are at the stage of ironing out the remaining issues. We had a very enjoyable Christmas there".