



Property claims covered

May

Property



Property claims feedback

Customer Satisfaction

Private Client



Spotlight on Sunlight Magnification

What is more likely to set fire to your home; a candle or sunlight? According to our recent experience it is not the obvious answer. Whilst people are aware of the dangers of a naked flame, the issue of the magnification of the sun's rays is less well understood but no less dangerous.

Between 2010-2015 the London Fire Brigade recorded 125 fires due to heat from the sun. Last year we had over £4 million worth of claims notified due to this cause, and £1 million of claims already notified this year.

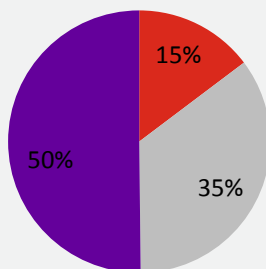
These losses tend to involve the magnification of the sun's rays on mirrors, most commonly vanity mirrors which tend to be placed near windows so people can make use of natural light. The losses tend to occur in late spring and early autumn when the sun is low in the sky.

One of our case studies this month focuses on a sunlight fire loss – whilst we will always look to make the claims process as painless as possible, prevention is better than cure. We would encourage you and your clients to consider if any action needs to be taken to guard against this sort of loss, such as moving mirrors or reflective surfaces away from windows or drawing curtains.

Property claims Settlement speeds

May

■ Day 1 ■ Day 2-30 ■ Day +30



Net Promoter Score

Private Client



CASE STUDIES

Private Client

The Claim

Our insured had one of their sculptures knocked over whilst it was on display. The gentleman who knocked over the sculpture was very distressed, however our insured remained upbeat and positive about the mishap.

What we did

Our insured had mentioned wishing they had taken a photo of the gentleman's shock at the time of the accident to show him the next time they went for a coffee. We decided to gift a Costa gift-card to our insured so they could do just that.

What the customer said

"What can I say? Thank you. It's so, so kind of you. I will use this with my three grandchildren – they will be happy with the marshmallows! I can't thank you enough for the trust you had in me."

Private Client

The Claim

Our insured suffered a significant fire loss, when a vanity mirror in the bathroom magnified the sun's rays which then ignited nearby soft furnishings. This resulted in the burning through of the roof, partial collapse of the first floor and extensive smoke and water damage throughout.

What we did

Utilising our panel surveyors, we were able to take control of the emergency works and despite notification of the loss after five o'clock we were able to secure same day attendance by contractors to complete emergency works and boarding up. Subsequently additional strip out and the erection of a scaffold to protect the undamaged parts of the premises has been instructed allowing us to create momentum behind the rebuild.

What the customer said

"Thank you also for the extremely considerate way that you and your company are dealing with our claim. The only bright spot in this whole wretched business had been the fact the we were insured with Hiscox!"

Cyber

The Claim

The insured, a property management company, was the victim of a cyber attack and suffered a business email compromise. The attackers had unauthorised access to the insured's email accounts for a period of time. Personal data belonging to the insured's clients and employees was compromised during the attack.

What we did

We instructed our specialist cyber security experts to carry out a technical investigation to confirm the nature of the attack and what data the attackers may have accessed. The experts also advised the insured on how to secure its systems and ensure the attackers no longer had access. We instructed specialist cyber lawyers to advise the insured on its regulatory notification obligations under GDPR. They drafted correspondence on the insured's behalf to the Information Commissioner's Office and notifications to affected data subjects. The ICO confirmed that it would take no action against the insured.

What the customer said

"Thank you for everything you have done. I have been very impressed with how you have dealt with everything, keeping in touch and keeping me updated as well as keeping me sane through this awful time via your support, advice and guidance."

Private Client

The Claim

Our insured accidentally dropped one of her rings down the sink - she thought she'd lost it for good so called us to help.

What we did

We suggested instructing a plumber to take the sink apart in the hope the ring could be recovered. Also, this helped our insured to avoid using their policy to make a claim and eventually to recover her original piece instead of us finding a replacement.