



## Property claims covered August

Property



## Property claims feedback Customer Satisfaction

Private Client



## Spotlight on Fine Art

[Fine Art Restoration Company's](#) September issue of Restorer's Digest shared important tips and advice on caring for artworks, and we are pleased to share their expertise below.

"According to Sotheby's Institute of Art, only 5% of the world's artworks will survive the next 100 years. ... Given the requirements of conservation and proper care, it becomes possible that artwork may face quicker destabilisation, damage, and loss of value..."

**Choose the right room** – Climate control is the key, choose a cool, dark room that has a constant temperature ideally about 21°C throughout the year. Musty smells and mould could be a sign of a bigger problem that should be addressed. Professional art storage may be the answer.

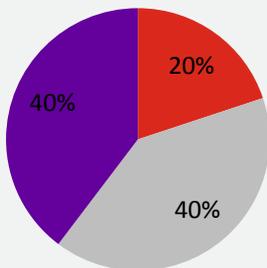
**Pack the artwork correctly** – Make sure the finish is completely dry, newer pieces can take up to a year to dry. For framed pieces wrap in acid free tissue paper then wrap in bubble wrap, but allow it to breathe and store in a cardboard or wooden box, don't allow anything to touch the face of the painting. With unframed pieces we suggest seeking professional advice depending on the medium.

**Position the art correctly** - When hanging artwork avoid bright sunlight and heat sources. When storing framed art never stack on top of one another as they may collapse under their own weight. You should stand the boxes with framed works next to each other. Unframed works may be stacked, however, it is best to place them standing up as well. Works on paper can be stored in drawers, but check for insect and acid secretions before storing.

**Check the artwork regularly** – To detect any potential damage early."

## Property claims Settlement speeds August

■ Day 1 ■ Day 2-30 ■ Day +30



## Net Promoter Score

Direct Commercial



## CASE STUDIES

### Private Client

#### The Claim

Our insured had her bike stolen from their garage. The door was cut open and the thief let themselves into the garage to then steal the bike. The insured had suffered from a panic attack on the weekend as she was scared the intruders would get into the home again.

#### What we did

We dealt with the claim and paid the insured in full, less her excess for the bike. We also sent the insured a picnic hamper to make her feel a little better.

#### What the customer said

“Hannah was an absolute joy to deal with, the claim couldn't have been handled more efficiently. Everything was explained clearly and concisely and the hamper was a real pleasant surprise. I have been telling everyone who will listen what a pleasure dealing with you has been. If all my other insurances were not already with you - they would be after this experience!”

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### Professional Indemnity

#### The Claim

Our insureds are the owners of a country house hotel that is licensed to hold civil weddings. The claimant was a guest at an evening wedding reception and as she left the venue late in the evening, she stumbled and fell on the unlit driveway. The insured readily conceded that the driveway lighting was quite low and in some areas non-existent, but pointed out that there was a designated pedestrian footpath linking the car park to the main hotel and the function suite and that the footpath was adequately lit.

#### What we did

We located the CCTV footage which showed the claimant and her party leaving the function suite and walking along the driveway before cutting across to the car park. The footage showed the claimant falling. The fact that the party could be seen on the CCTV was indicative that the lighting was adequate, albeit that the claimant was on the driveway and not on the designated footpath at the time. The claim was dismissed at trial.

#### What the broker said

“The insured was very pleased with the outcome of the claim.”

### Professional Indemnity

#### The Claim

The insured is an accountant who fell for a convincing email spoof scam and paid £25,000 of her largest client's funds to a fraudster based on a spoof payment request. The insured received a claim from their client's solicitors demanding payment of the full amount plus interest and costs.

#### What we did

We instructed cyber security experts to assess whether the insured's systems has been breached which would have given the fraudsters the necessary information to carry out the scam. The experts determined that no breach had occurred and so we argued that the client's systems had likely been breached which had facilitated the fraud, and made a reduced offer arguing contributory negligence. We were able to negotiate to a reduced settlement of £19,000 including costs – a significant saving which the insured was pleased with.

#### What the customer said

“Thanks again for all your help with this – it was very much appreciated.”

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### Private Client

#### The Claim

Our insured had a leak from his radiator. We insure his contents and dealt with the damage to his sofa. The insured is over 6ft tall and wanted a sofa that he could lay down on. The sofa was purchased originally from a company that is no longer trading.

#### What we did

We tracked down the company who originally made the sofa and managed to have the whole thing reupholstered so that the insured could have his beloved sofa back.

#### What the customer said

“Karen Jones at Colchester dealt with my claim perfectly, she was most helpful, understanding and sympathetic at all times. She and her team worked well, I was in no doubt how matters would proceed, time frame estimates and costs were spot on. Karen liaised effectively with Revival, who were also faultless, particularly Mr Leigh Boorman!”