



### Property claims covered October

Property



### Property claims feedback

UK Property Customer Satisfaction  
YTD



### Spotlight on Best Contractor Insurance Awards

Pete Neill, our National Partnerships Manager, wrote the following report on our recent award for Best Contractor Insurance:

“At the inaugural Contractor Awards hosted at the Montcalm Hotel, Mayfair, Hiscox won the award for Best Contractor Insurance Provider / Broker.

With a highly competitive field specifically targeting Hiscox’ market share by delivering interesting and relevant propositions, for Hiscox to come out on top of the pile shows the hard yards the Direct Commercial team from the CEC, partnerships, underwriting, claims, pricing and marketing have put in to continue to lead the market on quality of products and service delivery for the contractors market.

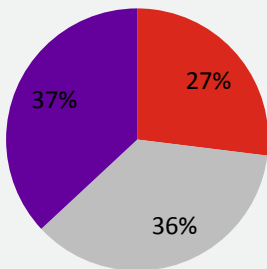
The changing contractor landscape means the competition is only going to increase and to stay out in front Hiscox must continue to innovate, invest and find new ways to speak to an audience that has been the bedrock of our growth – so it is fantastic that by the turn of the year, we will be launching new integration partnerships with x2 other award winners from the evening (amongst a number of other partnerships) to deliver types of propositions the market hasn’t seen before and Hiscox has previously not been able to offer.

The judges said: “[Hiscox] offer the best service to contractors through exceptional innovations, excellent customer service, value for money and clear claim policies.”

Congratulations to all the team who deliver the high standards the market has come to expect from Hiscox. It goes to show the value our customers place in the day to day quality of what we deliver.”

### Property claims Settlement speeds October

■ Day 1 ■ Day 2-30 ■ Day +30



### UK Property Net Promoter Score YTD



## CASE STUDIES

### Private Client

#### The Claim

The insured needed to cancel their holiday as one of them had a sinus infection. The doctor provided the insured with a letter to confirm when he was due to travel but he advised against this and prescribed antibiotics.

#### What we did

We asked for a copy of the letter from the doctors and details of how much the hotel and flights were and then made a payment to the insured.

#### What the customer said

“As always, you first consider as to how the claim can be justifiably accepted then proceed quickly to settlement. Too frequently we find other insurers will try first to see how they can decline a claim, which results in us having to spend far more time to achieve a satisfactory result and as often as not a dissatisfied client. So thank you as always.”

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### Private Client

#### The Claim

The insured noticed water appearing on the grass. The water board fixed a leak but when he returned to the home he found that the wooden flooring was lifting and he believed there was a larger issue.

#### What we did

We appointed one of our Field Claims Underwriters to visit the insured and inspect the property. It was noted that there was damage caused as a result of the mains leak. We managed different suppliers to make sure all works were carried out to get the customer back on their feet.

#### What the broker said

“Very flexible and understanding response. No quibbling at all about the costs involved - in fact quite the opposite; the claim handler explained all the potential costs which could be met under the claim. Not something you would normally experience with an insurance company - they normally try and avoid all potential costs!”

### Private Client

#### The Claim

One morning, our insured and the family were away from the house all day, and returned home in torrential rain. On entering the house, they found water pooling across the floor to the lounge, into the adjoining family and dining room with evidence of water pouring down through the ceiling to the rear lounge area. We established that the drain on the flat roof above the lounge could not cope with the volume of water and was partially blocked with leaves, so the water backed up in to the property. This caused damage to a bespoke, imported marble floor, continuous throughout the entire ground floor, the entire basement, two staircases and part of the top floor.

#### What we did

We dispatched our drying specialists to mitigate against further damages to the marble, a porous product. Damage was limited to a small area of marble in the lounge area, however unfortunately the stains did not dissipate. The most important thing to the customer was avoiding wholesale disruption. The marble could no longer be matched, resulting in the entirety of the areas finished in matching marble requiring removal, rendering the property uninhabitable for a period of 6-12 months. We discussed a non-standard approach; a loss of appearance claim as opposed to the extensive work. Our insured did not realise this would be an option and was very keen to explore this idea. We obtained 3 quotes for the repairs in the ground floor and agreed a settlement of circa £64,000 for the entire claim; a standard replacement approach claim could easily have exceeded £250,000.

#### What the customer said

“Michael Tomlinson was appointed as our loss adjuster and worked diligently and professionally to visit our home. He gave us his business card and was available at all hours of the day, constantly reassuring us that he would be there to help with anything he could. Furthermore, Michael arranged for Glenn Stevens to visit us from your underwriting team who was equally professional, caring and empathetic.

Communication was maintained to an exceptionally high standard thereafter by them both. Furthermore, the speed at which the whole claim was handled has been nothing short of exemplary and worthy of a best practice case study example. The credit goes to the operational excellence and teamwork executed by Glenn and Michael and we cannot offer enough praise or gratitude to them both.

May we therefore humbly and politely recommend that they are offered special recognition awards for their work. It has won our hearts and means we will remain a loyal and dedicated customer of Hiscox's for many, many years to come!

As a side note, please feel free to forward this email to the CEO and the management team at Barclays Insurance to show the great work that you and your organisation are performing! Thank you once more!”