



Property Audit Score

April

Property



Property claims feedback

UK Property Customer Satisfaction

YTD



Spotlight on Online Claims

We are pleased to announce that the Hiscox Online Claims Notification Portal is now available for brokers and customers to report new claims.

The portal can be used for UK property and casualty claims with an online journey that's smart and dynamic to the type of claim you are reporting, and is quick and easy to use.

Our portal is accessible for both our brokers and customers, with tips and advice throughout to guide users through the notification process.

Any property or casualty claim can be notified through the portal, and our first launch of bespoke journeys is currently live. These include Accidental Damage and Loss, Theft, Injury, as well as a Covid-19 Business Interruption journey. We will continue to add tailored claims journeys over the course of the coming months to continuously improve the online claims experience for our brokers and customers.

Following notification, the claim will be allocated to the relevant expert in the claims team who will contact you to discuss next steps.

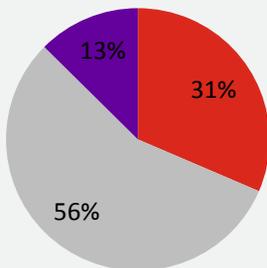
We are excited to develop our online claims presence, and welcome any feedback or queries. Please feel free to contact us at onlineclaims@hiscox.com.

Our UK Claims teams continue to be available by telephone (01206 773 899) and email (claims@hiscox.co.uk) should you prefer those methods of notification.

Property claims Settlement speeds

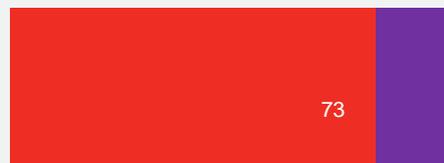
April

■ Day 1 ■ Day 2-30 ■ Day +30



UK Property Net Promoter Score

YTD



CASE STUDIES

Tech PI

The Claim

The insured was an IT services provider. Its client suffered a ransomware attack whereby the client's systems were accessed seemingly via the insured's administrator password.

Unfortunately the insured used the same administrator password for a number of the client's networks. When the password was compromised, this allowed the hacker access to a significant number of the client's systems. As part of the ransomware attack the hacker erased part of the client's backups. The client was unable to work for the 4 days, and none of the erased data was recovered.

The insured was facing a large claim by its client relating to the lost data, the downtime caused by the attack, and other associated losses.

What we did

We worked with the insured to prepare for and attend a meeting with the client to discuss the matter further and find a way forward, whilst putting forward arguments to limit liability as per the insured's contractual terms. After the meeting, we worked with the insured to send a written detailed overview of the issue to the client. This also drew the client's attention to some key contractual clauses that significantly reduced the insured's liability.

On the basis of the meetings between the parties and the response, the parties' relationship was repaired and the prospect of the claim diminished.

What the customer said

"Your advice on this matter has been very much appreciated and I would like to take this opportunity to thank you once again for your help"

Private Client

The Claim

The insured had a break in to their shed with several mountain bikes & accessories stolen. The insured then contacted us later in the week as they'd had another break in, this time to an outbuilding with some garden equipment stolen.

What we did

We gathered information and costs on the items whilst on the phone and settled the first claim on day one. The second claim was settled once we received a breakdown of items and replacement costs from the insured. Both Mr & Mrs are doctors on a COVID 19 ward and the handler could tell the break-ins had upset them so they sent a Fortnum & Mason hamper to them to enjoy. The customer called to thank the handler and also left written feedback.

What the customer said

"Hannah listened carefully to what happened, was empathetic, reassuring and gave us clear advice and instructions for the next steps. The spread sheets were easy to complete and Hannah responded really quickly to settle the claims without any quibbling. She understood how upset we were, having been burgled twice in a week while being busy working for the NHS. She sent a lovely surprise gift to brighten up our day and it certainly did. We have already recommended Hiscox to our family, friends and colleagues as Hannah and the Hiscox team have provided such an excellent service that surpassed our expectations. Thank you."

Private Client

The Claim

The insured suffered a leak over the Christmas period. They managed to get a plumber out on the 27th to stop the leak and then called us to help.

What we did

We immediately arranged for our drying specialists to attend the property to complete an initial assessment. We agreed for dehumidifiers to be left with the customer and kept in close contact throughout the drying process. Once their home was confirmed as dry we arranged for our contractors to attend and complete the required redecoration works.

By adopting this process we ensured that the property was returned to its pre loss condition as quickly and safely as possible and removed any unnecessary stress for the customer.

What the customer said

"Continuity....dealing with the same person handling my claim gave me confidence. I also had very little problem contacting the same named person whenever I needed an update or information. The person who dealt with my claim was so reassuring and efficient... and always responded within a timely manner when she needed to call me back. I appreciated the fact that I did not have to chase her for a response etc. Whilst my problem was not at all as drastic as some who have had trouble with extreme flooding early this year...for me it was a problem and I always felt that I with my problem mattered and would be properly dealt with."