



## Property claims feedback

UK Property Ease Score  
YTD



UK Property Customer Satisfaction  
YTD



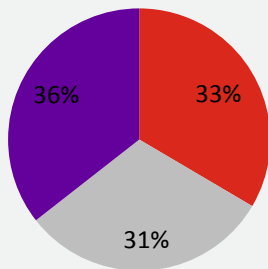
## Spotlight on Claims Remote Working

We knew there would be some challenges for our claims teams working from home. We were determined to find a solution which would allow us to continue to deliver when our customers needed us most.

We started our journey in early March with a small group of people at home over two days, during which our IT and telephony systems were tested and we gained valuable feedback in relation to how it felt for our teams and customers. The following week we made the decision, as a business, for everyone to work from home.

Property claims Settlement speeds  
May

■ Day 1 ■ Day 2-30 ■ Day +30



UK Property Net Promoter Score  
YTD



Our Field based team were no longer able to visit customers at their property, so we quickly adopted use of video technology to allow meetings to take place and even extended this to remote site visits with our contractors and disaster management companies. We have adopted a similar approach with our Casualty and Specialty teams; with the use of video technology we are able to hold multi-party meetings and continue to mediate.

We are very pleased that we continue to be able to support our customers despite the challenges we are all facing.

## CASE STUDIES

### Marketing PI

#### The Claim

The insured marketing company faced a claim by its client in relation to an online campaign designed to promote the client's brand during the COVID-19 lockdown.

It was envisaged that the campaign would culminate in a live event involving celebrities which viewers would be able to tune into. However, at the time of the live event technical issues with the network meant that the broadcast was of poor quality and the event had to be pulled.

#### What we did

We quickly assisted the insured in negotiating a settlement of any breach of contract / negligence claims that the client may have had arising from the issues with the live event. It was clear the insured had put a lot of work into the campaign and its client had had some benefit from that work, albeit not the full value it would have received had the live event been broadcast.

As such, we negotiated a partial refund of the fees paid by the insured's client. Both sides were pleased with the resolution that was reached, allowing the insured to maintain its good relationship with the client.

#### What the customer said

"I have to say thank you so much for your thorough work on this claim. My gratitude to you is endless. It goes without saying – [we] will be Hiscox customers for life."

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### Professional Indemnity

#### The Claim

The insured surveyor provided a Homebuyer Report on a property for a client who later bought the property. The client made a claim against the insured for an alleged failure to identify structural movement in the garage and other defects. The client claimed around £20,000 for loss in value to the property as a result.

#### What we did

We assisted the insured to robustly defend the claim pre-action. Our legally qualified claims team responded to the claimant's solicitors and rejected the claim. The claimant then took the claim to the RICS independent adjudication service. We helped the insured with its responses and after six months the adjudication service found in the insured's favour and no action was required on their part. As our internal claims team were able to provide all the legal input required by the insured to handle this matter no costs were incurred against the policy in respect of this claim.

### Private Client

#### The Claim

The insured opened their bike box after a trip abroad to find the frame of their cycle damaged. The insured has multiple cycles so did not open the bike box or realise the damage for a number of weeks. They provided photos of the damage to the frame.

#### What we did

We worked with Bikmo (the broker) to obtain all the information we needed on the damage and cost of the claim and we looked at the relevant details to confirm the claim was covered. Once we had everything we needed, we called the customer to confirm they were happy with Bikmo's evaluation and advised cost of the claim before raising payment.

#### What the customer said

"I could not believe how quickly they got back to me and paid my claim. The claims handler at Bikmo put together all the details really well, structured my claim with expert knowledge for the claims underwriter, and then my payment went through in day. I'm an underwriter at Lloyd's and I know what good service means from a good claims manager and a helpful claims underwriter, and the Bikmo and Hiscox team really exceeded my expectations, for the second time in 3 years since I had a claim once before. I recommend them to every single one of my friends with bikes, and I'm in a big cycling club!"

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### Commercial Property

#### The Claim

The insured dropped and damaged their surface pro laptop whilst working from home during lockdown. The item was business essential so a solution was needed quickly.

#### What we did

The client had an excellent claims history, and given the description of the damage and the business essential nature of the item, we agreed to replace the item with a like for like without the need to delay matters by assessing it for repair first, which enabled the client to be back up and running as quickly as possible.

#### What the customer said

"From the first interaction with Amy Ryder until the last the information and requirements given were precise and the process was user friendly and efficient and payment was made promptly."