



UK Property Claims Audit Score September

Property



UK Property claims feedback

UK Property Customer Satisfaction YTD



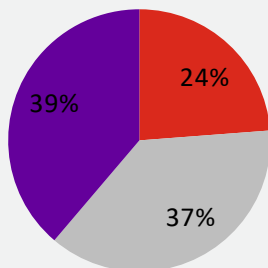
Spotlight on Bonfire Risk

Remember, remember the fifth of November... and remember to keep an eye on the bonfire too! As 2020 draws to a close, our Property Claims team have some useful advice for safe bonfires this winter.

- Site the bonfire clear of buildings, sheds, fences, and shrubs
- Don't be tempted to use accelerants to start the bonfire or stoke it
- Keep a means of extinguishment (bucket of water / hosepipe) nearby
- Consider wetting the ground around the bonfire to reduce the risk of spread
- Consider the weather – have high winds been forecast which could cause the fire to spread or embers to be carried further than normal?
- Always check for hedgehogs who often find refuge in piles of brush or branches!

UK Property claims Settlement speeds September

■ Day 1 ■ Day 2-30 ■ Day +30



UK Property Net Promoter Score YTD



We also offer fire cover for our clients gardens in the event a fire or bonfire spreads in an "out of control area", or place which was not intended to be burnt during the bonfire. Should the worst happen, the cover allows for up to £5,000 per tree, plant or shrub should they become damaged and need replacing.

CASE STUDIES

Commercial

The Claim

Our insured's laptop suffered impact damage requiring repairs to the case, screen, logic board, processor and hard drive. Our insured was clearly very worried about the data held on the laptop and was looking for reassurance that this would be kept safe.

What we did

We explained that our experts are able to assess the damage and would also give the utmost respect to the data, ensuring its safety throughout. Given the strong relationships we hold with our partnered experts, we were able to reassure our insured and leave them feeling confident about the process.

Whilst repairs were the preferred option, this was not possible given the extent of the damage. We quickly agreed a replacement and, having understood the insured's worries about the data, arranged for the damaged laptop to be returned immediately to ensure the data was back in safe hands.

What the customer said

Our insured was relieved by the outcome of the claim, and shared their appreciation for our understanding surrounding the importance of their data.

Private Client

The Claim

Our insured was away when their basement flooded with 2 inches of water. A storage cupboard containing prints and paintings was damaged. The insured had owned these items for around 30 years and some held sentimental value, as they belonged to the insured's father.

What we did

Given the sentimental value, the insured had already looked into the possibility of restoration. Sadly, this was not possible but we quickly agreed replacement costs and settlement of the claim on the same day.

What the customer said

"Speed and quick understanding of the situation. Complete lack of bureaucracy. No question of passing the buck to someone else and the clear competence of the agent to grasp the issue."

Public Liability

The Claim

The insured faced a claim from a customer alleging harassment and mental injury as a result of being wrongly pursued in relation to debt recovery.

What we did

We assisted the insured when their professional indemnity provider refused to assist. We took the initiative and handled the claim in house in order to avoid litigation. The claim was a matter to settle but by using our technical expertise to challenge the medical evidence presented and points of law, we managed to reach an amicable agreement with the claimant solicitor. This resulted in significant savings on damages and avoided unnecessary litigation costs.

What the customer said

"You took control of a challenging situation where PI insurers were being obstructive, ensuring that the insured's interests were protected and the matter was dealt with in a swift and cost effective manner. Had it not been for your negotiation skills and strong technical awareness I fear both costs and blood pressures would have increased significantly."

I truly am grateful for how you took ownership of a complex matter and saw it through to resolution. Thank you a million times over."