



Property Damage Claims

Case Profiles- Cost Reduction and Early Reporting Benefits

Third Party Immobile Property Damage - Intervention Philosophy

The Basic Principle

The basic principle of our property intervention philosophy is that the sooner we have the details of the accident, the faster we can assess the extent of the damage. This allows greater involvement in the management of the claim and provides control of the final claim spend.

The basic facts are that increased claim spend equates to a less favorable renewal premium. To ignore real world economics such as this would be foolhardy.

The Need for Intervention

The opportunity for a claimant to inflate the final cost of any claim is ever present, and it is only by taking control of the end to end claim process that an insurer can position them self to tackle potential inflated or opportunistic claims.

A claimant left to their own devices can be unduly influenced by many factors, and taking control immediately helps to eliminate this possibility.

Access to a dedicated team of loss adjusters, supported by a network of skilled craftsman capable of managing all damage scenarios has been key to achieving our ambition of reduced claim spend.

Opportunistic claims are wiped away, and inflated labour costs capped. Claims that might otherwise have become protracted and more costly are controlled and managed to a satisfactory conclusion.

The benefits

Early communication with the third party controls cost. The ability to manage third party expectations from the outset, and have eyes on the actual damage that has resulted from our collision is vital and helps us question all claims.

Superfluous damage can be quickly identified and excluded from any settlement negotiations. Claim lifecycles are reduced and complaints are all but eliminated.

Having a clear and robust presence allows Direct Commercial to have a real and meaningful involvement in how matters are progressed and protects our policyholders reputation and overall financial outcome.

Damage to Mobile Catering Van - March 2018

Alleged Cause of Damage

It was reported that the Policyholder vehicle impacted the corner of the food van, whilst reversing, resulting in consequential damage.

Surveyor - What Did the Surveyor Find?

Our intervention team instructed a surveyor to attend and inspect the van. They identified that the damage was isolated to the rear corner and the impact had caused the side panel to bow. This resulted in further damage to the door of the van, which was open at the time of impact.



Claim Handler - How Did the Claim Handler Approach This?

The third party presented a claim for £5,500.00 for a replacement van in a similar condition. Based upon our surveyor's findings and through subsequent investigations the claims handler identified the catering van was over 16 years old, with the condition of the van showing signs of wear and tear, as well as evidence of previous repairs from past impacts.

Based on discussions with specialist repairers, it was determined that the cost of repair deemed the unit to be beyond economical repair. Due to the condition of the van at the time of the incident the claims handler explained to the third party that we would be unable to agree full costs for a replacement van, as we had to consider the existing condition and age.

We agreed settlement at £1,250.00 as a contribution to a new unit, ensuring the correct indemnity was achieved.

Team Achievement - What Result Did This Achieve for Our Client?

The quick intervention in this case allowed us to manage the third party's expectations, whilst delivering a saving of over £4,000.00 / 77%.

Damage to Commercial Gate - April 2018

Claim Type:

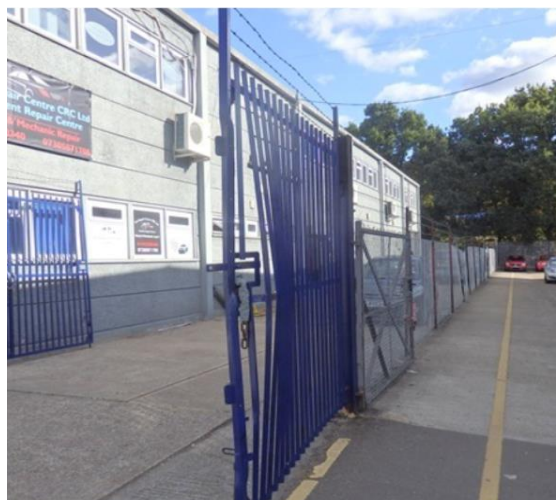
Vehicle damage to a third party's commercial gate.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the right-hand gate, whilst leaving the property.

Surveyor - What Did the Surveyor Find?

At the point of our instruction's repairs had not yet been completed, immediately we arranged for one of our surveyors to attend site. Upon inspection the surveyor confirmed the gate frame had been bent and that the vertical metal railings were out of alignment, the damage was consistent with an impact and was to the right-hand gate only.



The gate no longer fitted flush with the left-hand gate and for security reasons the third party had fitted a chain and padlock.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a claim for £4,128.00 which allowed for the replacement of both gates, however our onsite inspection confirmed there was no damage to the left-hand gate.

Based upon our surveyor's findings the claims handler explained to the third party that our client's liability would be for the damages sustained to the right-hand gate only.

Team Achievement - What Result Did This Achieve for Our Client?

Our ability to inspect the property damage prior to any repairs being undertaken ensured we identified the extent of the damages. Settlement was agreed in line with our surveyor's valuation for repairs to the right-hand gate at £2,000.00, resulting in a saving of £2,128.00 / 52%.

Damage to Tarmac Driveway - May 2018

Claim Type:

Vehicle damage to a private property driveway.

Alleged Cause Of Damage:

The weight of the vehicle had allegedly damaged the foundations of the driveway, the whole driveway needed replacing. As a result we had a claim presented for £19,500. They referred the incident to Artemis and this is how we worked as an extension to our client to investigate, manage and finalize the claim.



Surveyor - What Did the Surveyor Find?

Our intervention team instructed a surveyor to attend the risk address. The surveyor confirmed that full repairs had already been completed and the third party received a cash settlement. Whilst the surveyor was on site, the third party revealed some key information in this claim. The claimant confirmed other works were being undertaken at the time of incident and there was existing damage to the driveway. The principal contractor confirmed that our client's policyholder could use the driveway. This turned out to be crucial in the next steps.

Civil Engineer - How Did Our Civil Engineer Interpret This Information?

In addition to the surveyor attending site, our civil engineer reviewed damage images. This led to relevant comments on the previous condition of the driveway and concerns of the existing foundations.

Claim Handler - How Did the Claim Handler Approach This?

Having completed the intervention stages, the claim handler took this information and investigated further. Research was conducted on the legalities of our client's policyholder being invited on site by the principal contractor. It was concluded that the liability for this incident would sit with the principal contractor who was carrying our works at the time of incident. To quote our claim handler: "The policyholder in this claim received authority from an agent acting on behalf of the home owner to use the driveway. Therefore, the liability rests with the principal contractor. Diminishing the responsibility of the vehicle insurer"

Team Achievement - What Result Did This Achieve for Our Client?

The investigation led repudiation of the claim in question. Resulting in a £19,500 saving, equating to 100% of the claimed amount.

Damage to External Wall - July 2018

Claim Type:

Damage to a third party's 300 year old external wall.

Alleged Cause of Damage:

During the course of executing a three point turn the policyholders vehicle has struck the boundary wall.

Surveyor - What Did the Surveyor Find?

The age and condition of the wall dictated that this was not an ordinary repair, and specialist contractors would need to be employed to preserve as much of the fabric of the existing wall as possible.



Claim Handler - How Did the Claim Handler Approach This?

The claimant did not have access to specialist repairers capable of handling the type of rectification work needed, and we were able to appoint contractors capable of managing this repair end to end and maintaining the historic nature of the damaged wall

Team Achievement - What Result Did This Achieve for Our Client?

By providing an end to end repair solution for such a complex repair we were able to manage the repair cost and time scales for the claimant and ensure inflated repair costs did not seep through and impact upon the final incurred position of the claim.



Damage to Generator - October 2018

Claim Type:

Crushing damage sustained to a 500kva generator.

Alleged Cause of Damage:

Damage has been sustained as a result of concrete panelling falling from the policyholders vehicle. A claim for circa £110,000 was subsequently submitted.

Surveyor - What Did the Surveyor Find?

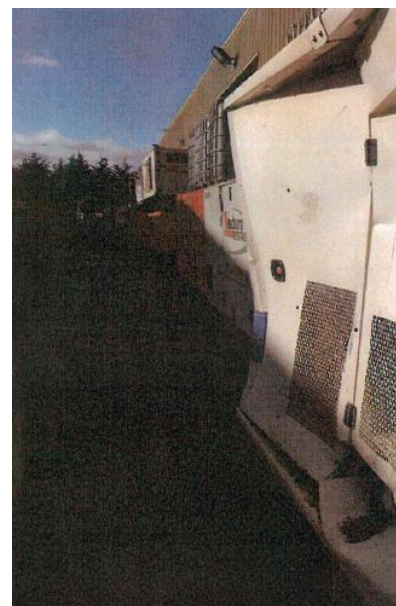
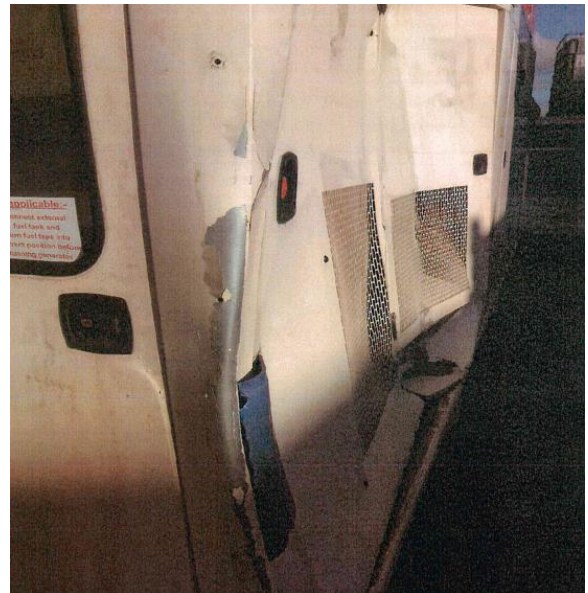
The damage sustained was genuine and as a direct result of the negligence of the policyholder. However a significant proportion of the claim related to the damage of the concrete panels themselves, which were in fact covered under the goods in transit insurance policy that the policyholder had.

With regard to the generator itself, the parts value claimed was grossly excessive, as were the labour rates. Depreciation and the salvage value of the parts was also factor that was used as leverage when negotiating the settlement.

Team Achievement - What Result Did This Achieve for Our Client?

Even though the claim was notified to the insurer later than required, the involvement of the loss adjustor has still achieved a saving of over £35,000.

Their insight and ability to discuss face to face with the claimant enabled an honest discussion and allowed various avenues to be explored that would not have been available to a desk based negotiator.



Damage to Railway Bridge - November 2018

Claim Type:

Trailer impact with low railway bridge

Alleged Cause of Damage:

It was reported that an over height trailer has struck the railway bridge resulting in the destruction of the trailer and closure of the road for 6 hours



Investigations:

The impact took place on the Friday 26th October 2018, and reported by the broker on Tuesday 30th November 2018. Immediate arrangements were made for assessment of the vehicle damage and instructions issued to obtain photographic evidence of the damage to the bridge.

Images were received 4th November 2018 confirming that the bridge was intact and that there was evidence of multiple impact sites. Further desktop investigations established that the bridge had been struck 18 times during the preceding 12 months, and the rail service had not been suspended.

Team Achievement – What Result

Did this Achieve?

The early report of the accident coupled with our unique in house / desktop approach has ensured that the reserve held for this case is modest, and that we have secured contemporary evidence that will allow a robust defence should a claim be presented.



Damage to External Wall - December 2018

Claim Type:

Vehicle damage to a third party's corner section of brick and block work.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with a section of the corner brick and block work, whilst collecting a shipping container.



Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

Upon inspection the Surveyor confirmed that the third party was in the process of constructing a bungalow, when the Policyholder vehicle collided with the corner. Damage had been sustained to a section of the outer skin brickwork and inner skin thermalite blocks. The Surveyor also confirmed that there was no indication that the foundation had been affected.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a claim for £4,000.00, advising that they would be undertaking the works themselves. Our handler reviewed the costings and identified that these were excessive, they also allowed for repairs to the foundations, which our Surveyor had confirmed had not been affected.

Through subsequent discussions with the third party and based upon our Surveyor's findings the claims handler negotiated a settlement at £2,000.00 for the damage area only.

Team Achievement - What Result Did This Achieve for Our Client?

Our ability to inspect the property damage prior to any repairs being undertaken ensured we identified the extent of the damages. Settlement was agreed in line with our Surveyor's valuation at £2,000.00, resulting in a saving of £2,000.00 / 50%.

Damage to Railway Bridge - December 2018

Claim Type:

Trailer impact with Railway Bridge.

Alleged Cause of Damage:

It was reported that significant damage has been sustained to the policyholder's trailer. The driver was adamant that the height markings on the signage leading up to the bridge and on the bridge itself were incorrect.



Investigations:

The impact took place on the 14th December 2018 and was reported immediately by the broker. The driver alleged the height restriction signage was incorrect, and the bridge was effectively undamaged.



Arrangements were made to investigate the extent of the damage and the allegations made regarding the signage. Images of the bridge and signage were received within 5 days of the accident. These images show clear signs of multiple impacts. This contemporary evidence will allow us to dispute the claim.

The images regarding the signage are also irrefutable and will ensure liability is apportioned correctly.

Team Achievement – What Result Did this Achieve?

Our immediate desktop investigations have allowed us to obtain the evidence needed to dispute the claim that has been presented by Network Rail. These images were in fact available on the same day that the Network Rail claim was intimated and has allowed us to take a firm



approach to this at the outset and provide a no nonsense approach to the allegations.

A modest reserve is now held against this case that protects the policyholders claims experience.



Damage to Railway Bridge - December 2018

Claim Type:

Trailer impact with Railway Bridge.

Alleged Cause of Damage:

It was reported that there had been a modest collision between the roof of the trailer and the bridge.



Investigations:

The accident occurred on Wednesday 19th December and was reported to us by the broker on Friday 21st December 2018.

Details of the damage were unclear. We made arrangements for high resolution images to be obtained of the bridge so that we could fully understand the extent of any claim that may be presented.



These images were available within 3 working days of the claim report and clearly demonstrated that this bridge has pre existing damage associated with numerous impacts.

Team Achievement – What Result Did this Achieve?

Our desktop assessment has allowed a modest reserve to be retained against this file. A turn around time of 3 days to reach a clear determination regarding quantum allows us to have the correct reserve and



understand the extent of our liabilities therefore not over inflating the reserve and avoiding a detrimental impact upon the policyholders claims experience.



Claim Profile: Commercial Gate - March 2019

Claim Type:

Vehicle damage to a third party's commercial entrance gate.

Alleged Cause of Damage:

It was reported that whilst the Policyholder was maneuvering they impacted the automated security gate.



Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had already been undertaken, we immediately contacted the third party to arrange for one of our Surveyors to inspect the property. Upon inspection the Surveyor identified that the replacement gate did not match the gate in situ at the time of the incident. The new gate was significantly larger and had been fully painted. The Surveyor recorded all the dimensions of the gate, alongside a video capture and written report.

Claim Handler - How Did the Claim Handler Approach This?

The third party submitted an invoice totalling £18,465.72 for the repairs, however from our Surveyor's findings it was evident the gate had been upgraded. This was discussed with the third party, alongside our Surveyor's valuation to replace the gate on a like for like basis. Settlement was subsequently agreed in line with this valuation at £12,000.00.

Team Achievement - What Result Did This Achieve for Our Client?

Undertaking an onsite inspection enabled us to obtain evidence that the gate had been upgraded, utilising these findings we successfully agreed settlement at the true indemnity value of £12,000.00, saving £6,465.72 / 35% from the claimed amount. Claim Type: Vehicle damage to a third party's commercial entrance gate.

Claim Profile: Damage to Garage Door - March 2019

Claim Type:

Vehicle damage to a third party's electric garage door.

Alleged Cause of Damage:

It was reported that the Policyholder reversed into the third party's garage door.

Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.



Upon inspection the Surveyor confirmed damage had occurred to the central garage door, the third party had four matching doors in total. Whilst the Surveyor confirmed the impacted door was damaged beyond economical repair, they also established that only one had been damaged as a result of the incident. All four doors had the same identical design.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for the replacement of all four doors for the sum of £9,960.00, as they argued only replacing the damaged door would result in matching issues.

Based upon our Surveyors findings, that only one door had been damaged in the incident, the handler explained that our client would only be liable to replace the signal door. During subsequent discussions settlement was agreed at £2,490.00, allowing for the costs to replace the single door only.

Team Achievement - What Result Did This Achieve for Our Client?

Our ability to inspect the property damage, prior to repairs being undertaken, ensured we identified that only one garage door had been impacted. This enable us to deliver a saving of over £7,400.00 / 75% from the original quotation.

Claim Profile: Commercial Gate - April 2019

Claim Type:

Vehicle damage to a third party's automated sliding gate.

Alleged Cause of Damage:

It was reported that whilst the Policyholder was reversing, they collided with the automated sliding gate at the site entrance.



Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

Upon inspection the Surveyor identified that the HGV had impacted the gate post, resulting in the post becoming distorted. The gate had partially detached from the drive mechanism and the electronic controls had snapped off the gate. The Surveyor confirmed that in their opinion the damages could be repaired.

Claim Handler - How Did the Claim Handler Approach This?

The third party submitted a quotation for the replacement of the entire gate system for the sum of £12,744.00 plus VAT and at the time of our instruction they had appointed a solicitor to represent them. The claims handler discussed our Surveyor's findings with the representative and explained that we have *specialist commercial gate contractor* on our repair network that would be able to affect a repair. Once agreed with the third party and their representative, we instructed our contractor to provide a quotation and they were able to undertake all repairs for the sum of £6,450.00 plus VAT.

Team Achievement - What Result Did This Achieve for Our Client?

Our intervention enabled us to identify the gates could be repaired, instead of the third party proceeding with a full replacement. In addition, having specialist contractors on our repair network ensured we had the expertise to repair the gates, resulting in a saving of over £6,200.00 / 49%.

Claim Profile: Damage to Roof Sheets – April 2019

Claim Type:

Vehicle damage to a third party's roof and canopy.

Alleged Cause of Damage:

It was reported that the Policyholder collided with a corrugated sheet roof and supporting timber beams.

Surveyor - What Did the Surveyor Find?



At the point of our instruction repairs had been completed and we arranged for one of our Surveyors to carry out an onsite inspection.

The Surveyor identified areas of repair consistent with the incident, including the inner and outer timber canopy support beams which had been replaced, alongside the corrugated sheet roof panels directly above. However, the Surveyor also identified recent works, including to the guttering and sheeting that appeared to be unrelated to the incident.

Claim Handler - How Did the Claim Handler Approach This?

The third-party representative presented an invoice for repairs totalling £8,254.80, through subsequent discussions the claims handler outlined our Surveyors findings and it was confirmed that works had been undertaken to the guttering and sheeting due to a pre-existing maintenance issue. It was explained that our client would not be liable for these costs and settlement was agreed, in line with our Surveyors valuation, for the repairs required due to the incident only at £5,500.00.

Team Achievement - What Result Did This Achieve for Our Client?

Due to our onsite inspection, we were able to identify that repairs had been undertaken to areas of pre-existing damage. Our Surveyors knowledge enabled us to correctly indemnify the claim, resulting in a saving of £2,754.80 / 33%.

Claim Profile: Automated Gate - May 2019

Claim Type:

Vehicle damage to a third party's electronically operated gate and post.

Alleged Cause of Damage:

It was reported that the policyholder collided with the gate and post whilst leaving the site.

Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The Surveyor identified that the impact to the post had caused it to lean, with the adjacent fence panel also affected. It was confirmed that both the fence post and panel would require replacement. The Surveyor also noted that the gate and post were in a poor pre-loss condition with evidence of rusting and degraded areas.



Claim Handler - How Did the Claim Handler Approach This?

The third party submitted a quotation for repairs to the damaged areas totalling £2,300.00, however based upon our Surveyor's findings the claims handler explained that we would not be liable for the full repairs due to the pre-existing condition of the gate and post. Settlement was subsequently agreed at £500.00.

Team Achievement - What Result Did This Achieve for Our Client?

Our intervention enabled us to identify the pre-existing damage, prior to any repairs being undertaken by the third party. This ensured we agreed the correct settlement, resulting in a saving of £1,800.00 / 78% .

Claim Profile: Security Fencing- May 2019

Claim Type:

Vehicle damage to electric security fence at a commercial motor vehicle dealership.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the electric fence and post.

Surveyor - What Did the Surveyor Find?



Bearing in mind repairs had not yet been completed, we immediately arranged for a surveyors to attend site.

Upon inspection the surveyor identified that the impact had resulted in the post being split and damaged, including breaking the joint at the base. The electric fence which surrounded the perimeter had also been damaged and required re-tensioning.

Security was a major concern for the third party as the site contained over £14 million worth of new cars and backed onto 3 independent prisons.

Claim Handler - How Did the Claim Handler Approach This?

In discussions with the third party they requested that our contractor network complete repairs asap to ensure the site was secure. We instructed one of our specialist contractors and works were completed within 1 day, to ensure no overnight security was required and the fence was electrified prior to the contractors leaving site.

Team Achievement - What Result Did This Achieve for Our Client?

Due to our swift intervention we were able to complete repairs quickly for the third party, ensuring their site was secure, whilst avoiding any additional security costs.

Claim Profile: Grade II listed wall & railings – June 2019

Claim Type:

Vehicle damage to a Grade II listed set of metal railings and wall.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the wall and railings, whilst reversing from a delivery site opposite the third party.



Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for a surveyors to attend site.

The damaged property was built in circa 1700 and the surveyor inspection confirmed damages had occurred to the cast iron railings and brick wall at the side of the property, in total over 7 metres had been damaged. The buildings Grade II listed status was also authenticated.

Claim Handler - How Did the Claim Handler Approach This?

The third party submitted a quotation for £24,980.00 and the handler reviewed this in conjunction with the surveyors schedule. It was identified that the length of the proposed repairs was greater than the damaged area and that the rates were excessive, even allowing for the Grade II listed status of the building. Following multiple conversations with the third party, the conservation officer and principal contractor we agreed settlement in line with the Surveyors recommendations at £15,700.00.

Team Achievement - What Result Did This Achieve for Our Client?

Based upon our findings and early inspection, we achieved a saving of over £9,000.00 / 37%.

Claim Profile: Cladding & soffit damage – June 2019

Claim Type:

Vehicle damage to a third party's corner section of soffit and cladding.

Alleged Cause of Damage:

It was reported that the Policyholder impacted the corner section of soffit and cladding whilst attempting to reverse into the delivery bay.

Surveyor - What Did the Surveyor Find?

Repairs had already been undertaken. We proceeded to instruct a surveyors to inspect the property and they identified that recent repairs had been completed to a greater area than those damaged in the images taken at the time of the incident.



Claim Handler - How Did the Claim Handler Approach This?

The third party submitted an invoice for repairs totalling £4,740.00. The handler proceeded to investigate and identified that the invoice covered costs for a recent upgrade to the property. This was confirmed in further discussions with the third party as an industrial estate upgrade had taken place after the incident, with upgrades to the roof and cladding. Based upon the surveyors inspection of the damage images, the handler agreed settlement for the damages only at £995.00.

Team Achievement - What Result Did This Achieve for Our Client?

Our investigations enabled us to identify that additional repairs had been undertaken beyond the damaged area, resulting in a saving of £3,745.00 / 79%.

Claim Profile: Brick Wall – July 2019

Claim Type:

Substantial cracking caused to double skimmed brick wall.

Alleged Cause of Damage:

It was reported that the Policyholder's vehicle collided with the back, brick wall whilst delivering to a warehouse, causing substantial cracking.

Surveyor - What Did the Surveyor Find?

Repairs had not yet been completed, so we immediately instructed a surveyor to attend site and inspect the damages. They confirmed that the damages were consistent with the impact and that the affected area measured 2.1m. The wall was noted as substantial in size and showed no evidence of pre-existing damage.



Claim Handler - How Did the Claim Handler Approach This?

The third party submitted a quote for repairs totalling £5,188.00 net of VAT. However, through our investigations we raised concerns over ownership of the wall. Despite multiple requests the third party was unable to provide evidence that they were legally responsible for the wall. The third party then stopped all communication, leading us to believe that they were not the owners of the wall.

Team Achievement - What Result Did This Achieve for Our Client?

Based upon the evidence gathered we repudiated the third parties' claim, on the basis that they had no legal grounds for presenting a claim and have been unable to provide any evidence to the contrary. This ensured a 100% saving at £5,188.00.

Claim Profile: Tarmac & Water Treatment Filter Bed – July 2019

Claim Type:

Hydraulic oil spillage across a large area of tarmac and contamination to one of the filter beds at a Water Treatment Facility.

Alleged Cause of Damage:

It was reported that the Policyholder's sweeper lorry was cleaning the surface, when the hydraulic pump burst, resulting in hydraulic oil spilling onto the tarmac surface and contaminating one of the filter beds.



Surveyor - What Did the Surveyor Find?

Due to the nature of the damages we immediately arranged for a Senior Civil Engineer, who specialises in resurfacing, to attend site and inspect the damages. He was able to confirm the contaminated filter bed had now been rectified and was fully operational; however the resurfacing works had yet to commence. They measured the affected area at a total of 578m² and that this would require planning to a depth of 40mm.

Claim Handler - How Did the Claim Handler Approach This?

The third party submitted a quotation for the resurfacing works and costs to rectify the filter bed, totalling £67,183.30. Upon review and based upon our Civil Engineer's inspection the handler identified that the proposed works allowed for the replacement of concrete, as opposed to the asphalt that was in place at the time of the incident.

This was clear betterment and would have been an extensive upgrade to the area. Settlement was subsequently agreed in line with our Civil Engineer's valuation for resurfacing works on a like for like basis at £25,398.82.

Team Achievement - What Result Did This Achieve for Our Client?

Ensuring we completed an on-site inspection, prior to repairs, enable us to identify the material in situ at the time of the incident. Utilising this evidence a saving was achieved of £41,784.48 / 62%.

Claim Profile: Petrol Station Barrier – July 2019

Claim Type:

Vehicle damage to a section of barrier at a petrol station.

Alleged Cause of Damage:

It was reported that the Policyholder impacted the entrance side and end section of Armco barriers whilst entering the petrol station.

Surveyor - What Did the Surveyor Find?

Repairs had already been undertaken. We proceeded to instruct one of our Surveyors to inspect the property and they identified that the entire entrance side and end side of barrier were replaced, along with the majority of concrete posts.



Claim Handler - How Did the Claim Handler Approach This?

The third-party representative submitted an invoice for repairs totalling £5,908.03 and this was reviewed in conjunction with the damage images and Surveyor's inspection of the repairs. Whilst we were able to confirm that the repairs were all required, as a result of the damages, the rates claimed for materials and labour were excessive. The handler successfully challenged these and through negotiations agreed settlement at £4,000.00

Team Achievement - What Result Did This Achieve for Our Client?

Our investigations enabled us to identify that several of the claimants rates were excessive, resulting in a saving of £1,908.03 / 32%.

Claim Profile: Petrol Pump- August 2019

Claim Type:

Vehicle damage to a standalone diesel pump unit.

Alleged Cause of Damage:

It was reported that the Policyholder collided with the top of the diesel pump, lifting the unit from its base.



Surveyor - What Did the Surveyor Find?

At the point of instruction repairs had not yet been completed, immediately we arranged for our surveyors to attend site.

The inspection confirmed that the entire pump had moved backwards and lifted from the concrete plinth, causing the frame to distort and breaking the seals and pipework within the outer housing.

In addition, the outer panelling had been damaged, whilst the metering unit had also been affected.

Claim Handler - How Did the Claim Handler Approach This?

Based upon the surveyors' findings and through investigation with our civil engineers it was confirmed that the pump was beyond economical repair. The third party sourced a quotation for a full replacement totalling £15,000.00. Upon review of the quote it was identified that the new pump was an upgrade on the existing model, as an alternative, the handler proposed a reconditioned model be sourced as a replacement, to allow for the age of the pump at the time of the incident.

This was agreed with the third party with settlement confirmed at £6,750.00.

Team Achievement - What Result Did This Achieve for Our Client?

Our investigations ensured we correctly indemnified the claim, delivering a saving of £8,250.00 / 55%

Claim Profile: Security Cabin – August 2019

Claim Type:

Vehicle damage to an entrance gate and security cabin.

Alleged Cause of Damage:

It was reported that the Policyholder impacted the security cabin and metal barrier whilst entering the site.

Surveyor - What Did the Surveyor Find?

At the point of instruction the repairs had not yet been completed, so we arranged for a surveyor to attend site.



The inspection confirmed that the security cabin had been impacted at the front corner, resulting in a hole in the fibreglass structure. A further crack was noted above the entrance door to the rear of the cabin. The metal post and cross sections had also been impacted, causing denting. The surveyor highlighted that both the security cabin and metal posts were in a poor pre-existing condition, showing signs of previous impacts.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quote for £4,320.00, to allow for repairs to be undertaken. During subsequent discussions the handler explained that due to the pre-existing condition, we would only be liable to contribute based on the damages caused in the incident. The third party accepted the points raised and settlement was agreed at £1,750.00.

Team Achievement - What Result Did This Achieve for Our Client?

Having the surveyor inspect the property prior to any repairs, was key to identifying the pre-existing damages and ensuring the correct settlement was achieved, resulting in a saving of £2,570.00 / 60%.

Claim Profile: Gas Kiosk – September 2019

Claim Type:

Vehicle damage to a gas kiosk housing unit.

Alleged Cause of Damage:

It was reported that the Policyholder was making a delivery and the trailer of the vehicle collided with the gas kiosk.

Surveyor - What Did the Surveyor Find?



At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site. The inspection confirmed that the housing unit had been damaged across three sides. The impact caused the fibre glass to become split and cracked, resulting in the unit moving from its base. The Surveyor also noted damage to the gas pipes inside, including the gas regulator unit, which also required repairing. Due to the damages our Surveyor confirmed the entire unit would require replacing.

Claim Handler - How Did the Claim Handler Approach This?

Due to the specialist nature of the damages, the handler reviewed the Surveyors findings in line with the engineer. They confirmed the unit would require replacing and the third party obtained a quote for £6,440.00. The engineer determined that this quote was excessive, and the third party was asked to obtain a further quotation. A specialist company was contacted who provided a quote for £4,308.00.

Team Achievement - What Result Did This Achieve for Our Client?

Having the expertise to review specialist cases is paramount to agreeing the correct settlement, in this case a saving of £2,132.00 was delivered through investigations.

Claim Profile: Electric Gate - September 2019

Claim Type:

Vehicle damage to electric gates.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle reversed into the third-party site and in the process collided with the electric gates.

Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of the Surveyors to attend site. The inspection confirmed that damages had occurred to the steel gate, which had become buckled and distorted. Additional damage had also occurred to the gate post, which had become dislodged. The Surveyor was able to confirm that the electrical components had not been affected by the impact and that the operator unit was still functional.



Claim Handler - How Did the Claim Handler Approach This?

The third party initially insisted that the gates required a full replacement and provided a quotation for £3,000.00. The handler discussed the Surveyor's findings in greater detail and explained that the damages could be repaired and would not require a full replacement. The third party obtained an additional quote in line with the Surveyor's findings to undertake repairs for the sum of £1,240.00

Team Achievement - What Result Did This Achieve for Our Client?

Our ability to inspect the gates prior to any repairs being undertaken ensured we correctly identified that they could be repaired, resulting in a saving of £1,760.00 / 59%.

Claim Profile: Wooden Gate – October 2019

Claim Type:

Vehicle damage to a third party's entrance gate and fence.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the gate and fence whilst reversing, causing subsequent damages.



Surveyor - What Did the Surveyor Find?

Repairs had not yet been completed, so we immediately arranged for one of our Surveyors to attend site.

The inspection confirmed that the timber gate had been damaged to the extent where a renewal was required. In addition, three gate posts also required replacing, however it was noted that the section of fencing could be refitted. The Surveyor also noted that the gate post sensor required renewing, along with associated wiring.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for repairs totalling £5,400.00, however upon examination, the handler noted that an element of the costs related to replacement of the fencing section. During discussions with the third party, the handler explained our Surveyors findings and the fact that the fencing did not require replacement. Through subsequent discussions settlement was agreed at £3,000.00, as per our Surveyor's recommendations.

Team Achievement - What Result Did This Achieve for Our Client?

The inspection of the third-party property enabled us to identify that materials could be reused as part of the required repairs, resulting in a saving of £2,400.00 / 44%.

Claim Profile: Canopy – November 2019

Claim Type:

Vehicle damage to a canopy outside a commercial bar.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the front canopy of the third party's property causing subsequent damages.



Surveyor - What Did the Surveyor Find?

Repairs had not yet been completed, so we immediately arranged for one of our Surveyors to attend site.

The inspection confirmed that damages had occurred to the metal frame and canopy at the front elevation of the property, resulting in the unit requiring replacement. The Surveyor also noted that two further canopies located at the front of the property were unaffected by the incident.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for repairs totalling £15,189.00, however once the handler had obtained a breakdown of costs, it was evident that this allowed for the replacement of all three canopies. As per our Surveyor's findings, the handler advised the third party that we would only be liable to replace the damaged canopy. Through further discussions settlement was agreed at £5,000.00, in line with our Surveyors recommendations.

Team Achievement - What Result Did This Achieve for Our Client?

Our ability to complete the inspection prior to repairs, enabled our Surveyor to identify that two of the three canopies were not damaged, resulting in a saving of £10,189.00 / 67%.

Claim Profile: Rain Shelter – December 2019

Claim Type:

Vehicle damage to a rain canopy at a commercial warehouse.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the canopy whilst reversing on site.

Surveyor - What Did the Surveyor Find?

Repairs had not yet been completed so an immediate instruction was sent to the Surveyors to attend site.

The inspection confirmed that damages had occurred to four Perspex roof panels, which had become broken and dislodged. Additional damages had been caused to two metal support brackets, guttering and a section of metal fascia.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for repairs totalling £5,350.00; however, this was excessive for the required works. The handler requested a full breakdown and identified that the material and labour costs were high, in comparison to the costs advised by our Surveyor. Through discussions with the third party, it was explained that the costs were excessive, and settlement was agreed at £4,000.00.

Team Achievement - What Result Did This Achieve?

The early inspection of the damaged canopy allowed our Surveyor to provide accurate costings for the repairs, enabling us to deliver a saving of £1,350.00 / 25% for DCL.



Claim Profile: Lamp Post- December 2019

Claim Type:

Vehicle damage to a third party's lamp post.

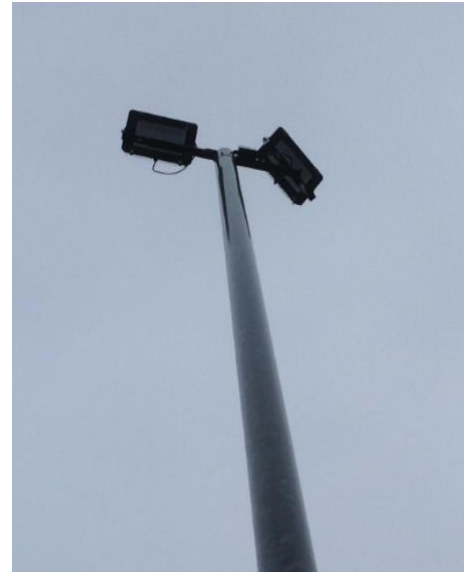
Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the lamp post whilst trying to turn around in the delivery goods area.

Surveyor - What Did the Surveyor Find?

Repairs had already been completed and we instructed one of our Surveyors to attend. From the images provided the Surveyor noted that the lamp post had become buckled and distorted by the impact, with additional damage caused to the floodlight at the top.

The Surveyor noted that the replacement lamp post had been installed with a new double floodlight and with new concrete foundations around the base for stability.



Claim Handler - How Did the Claim Handler Approach This?

The third party presented an invoice for repairs totalling £4,752.00. Based upon our Surveyor's findings the handler contacted the third party and advised that whilst we would be liable for the replacement costs, we would not consider any betterment. As such we removed costs for the double floodlight, allowing for a singular floodlight and costs for the new concrete foundations.

Team Achievement - What Result Did This Achieve for Our Client?

The inspection of the repaired lamp post enabled us to identify aspects of betterment within the claim. These were removed from the claim, with settlement agreed at £3,500.00, resulting in a saving of £1,252.00 / 26%.

Claim Profile: Lighting Column – January 2020

Claim Type:

Vehicle damage to a third party's lighting column.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle reversed into a lighting column, knocking it over and smashing the floodlights.

Surveyor - What Did the Surveyor Find?



At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The inspection confirmed that the column was 6m in height, with two main floodlights on a twin bracket arm, plus one smaller light halfway up the column. The Surveyor noted that whilst the column and floodlights would require removal and replacement, the twin bracket arm could be re used.

Claim Handler - How Did Claim Handler Approach This?

The third party presented a quotation for repairs at £4,351.32 and our handler proceeded to review this in line with our Surveyor's findings. Within the quote an allowance had been made for the replacement of the twin bracket arm, however this was challenged as unnecessary, as the original could be re used. In addition, the labour rates were deemed excessive for the required works.

Team Achievement - What Result Did This Achieve?

The inspection of the lighting column, prior to its replacement enabled us to identify that the twin bracket arm could be re used. Based on our finding's settlement was agreed at £3,000.00, with a saving of £1,351.32 / 31% for DCL.

Claim Profile: Smoking Shelter – January 2020

Claim Type:

Vehicle damage to a third-party smoking shelter.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle reversed into the smoking shelter whilst delivering to the site.



Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The inspection confirmed that the impact had resulted in the shelter being lifted from the concrete footing slabs, however the metal frame of the shelter had not been damaged. The Surveyor also advised the roof panels had not been affected in the incident and that none of the welded joints had been damaged.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation totaling £3,072.00 for the complete replacement of the smoking shelter. Based upon our Surveyors findings the handler disputed that the shelter would require replacement and advised that repairs could be undertaken to the concrete footing slabs only.

Team Achievement - What Result Did This Achieve?

Due to the evidence captured whilst on site, the third party accepted our settlement proposal at £1,000.00, resulting in a saving of £2,072.00 / 67% for DCL. Our ability to inspect the property prior to repairs was crucial in identifying the actual damages caused in the incident, enabling us to correctly indemnify the claim.

Claim Profile: Automated Gate- February 2020

Claim Type:

Vehicle damage to an automated gate with pedestrian entrance.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the gate and post, whilst maneuvering on site.

Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The inspection confirmed that damages had occurred to the steel cantilever automated gate and supporting post. The impact had caused the post to become buckled at the foundation level. In addition, the track guide for the cantilever gate had become dislodged due to the post moving, resulting in damages to the automated system.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for repairs totaling £5,828.00, which had been obtained from a local contractor. Upon review the handler observed that the proposed works allowed for the replacement of the post and gate, which was not required. We proceeded to instruct a specialist contractor from our repair network, who advised all works could be undertaken for £2,993.75.

Team Achievement - What Result Did This Achieve?

The third party confirmed they were happy for our contractor to complete the works, resulting in a saving of £2,834.25 / 49%.



Claim Profile: Entry Barrier – February 2020

Claim Type:

Vehicle damage to a third party's entrance barrier and signage.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the barrier whilst entering the site.

Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had already been completed and we instructed one of our Surveyors to attend. From the images provided the Surveyor noted that the boom arm, which had already been installed, was a different design to the one in place at the time of the incident. The arm now had LED lighting to the underside, which appeared to be an upgrade. In addition, the signage had been replaced.



Claim Handler - How Did the Claim Handler Approach This?

The third party presented an invoice totalling £4,546.62, the claims handler confirmed that due to the impact the barrier unit would have required replacement, however the boom arm had been upgraded. This was discussed with the third party and we also advised that we would not consider costs for the replacement sign, as this was only scuffed in the incident.

Team Achievement - What Result Did This Achieve?

The inspection of the repaired barrier unit and sign enabled us to identify betterment within the claim, costs were subsequently agreed in line with our Surveyor's findings at £3,234.22, resulting in a saving of £1,312.40 / 29%.

Claim Profile: Curved Boundary Wall- March 2020

Claim Type:

Vehicle damage to a third-party curved boundary wall.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle reversed into the wall whilst manoeuvring into the site.



Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site. The inspection confirmed that the impact had resulted in damages to the right-hand side of the curved brick wall, with cracking evident on the radius of the curve. The third party advised that he would struggle to obtain a brick match to the existing wall and wanted any works to match exactly. In total the Surveyor observed 2 areas of vertical cracking caused by the incident, however he confirmed that repairs would be possible through cutting out the cracked bricks and replacing.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for £49,728.00, which allowed for the entire right-hand side and left-hand side walls to be taken down and rebuilt with new bricks. The third party was adamant that the brickwork had to match and that the only way to achieve this would be to rebuild the entire walls. As per our Surveyors findings the claims handler advised the third party that in total only 12 bricks had been damaged and these could be cut out and replaced for a fraction of the cost. To assist with the brick matching concern, we arranged for one of our specialist contractors to attend site and they confirmed they would be able to colour match the replacement bricks to match the existing. The handler presented the third party with the option for one of our contractors to undertake repairs or a cash settlement.

Team Achievement - What Result Did This Achieve?

Due to the evidence captured whilst on site, we were able to demonstrate that there was no requirement for the walls to be taken down and rebuilt. Our specialist contractor was able to demonstrate that we would be able to colour match the replacement bricks and based on this the third party accepted our cash settlement proposal at £1,200.00, resulting in a saving of £48,528.00 / 98% for DCL.

Claim Profile: Cladding

Claim Type:

Vehicle damage to a section of external cladding at a distribution facility.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the side of the third party's property, causing subsequent damages to the cladding.



Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The inspection confirmed that a section of cladding had been impacted and damages caused in line with those that would be expected following an HGV impact. However, the Surveyor also noted further indentations to the external fabric of the building that appeared to be unrelated to the incident. The additional damages were viewed in sections down the entire length of the building.

Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for £7,800.00 and upon review the handler identified that this allowed for the replacement of the entire external cladding sheeting. As per the Surveyors findings it was clear that damages to the cladding had been caused in previous incidents.

The handler discussed the findings with the third party and explained that we would only be liable for the damages caused in our incident.

Team Achievement - What Result Did This Achieve for Our Client?

Due to the evidence captured whilst on site, we were able to demonstrate that the quotation to replace all the cladding exceeded our client's liability for the repairs.

Settlement was agreed in line with our Surveyors schedule, which allowed for repairs to the damages caused in the incident at £3,000.00. This resulted in a saving of £4,800.00 / 62% for DCL.

Claim Profile: Stone Wall

Claim Type:

Vehicle damage to a third-party's external stone boundary wall.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the corner of the wall.

Surveyor - What Did the Surveyor Find?



At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The inspection confirmed damages had been caused to a section of the wall, which had partially collapsed, with further damage evident to the large concrete wall coping, which had cracked and dislodged as a result of the impact.

The wall itself was of double stone thick construction, having various sizes of stone within mortar, with a large concrete wall coping along the top.

Claim Handler - How Did the Claim Handler Approach This?

The third-party representative provided a quote for repairs totalling £5,501.83. The handler reviewed it in line with the schedule provided by the Surveyor and observed that the material and labour costs were vastly excessive based on the damages sustained and the client's liability for repairs.

Team Achievement - What Result Did This Achieve for Our Client?

Inspection of the property prior to repairs enabled the Surveyor to identify the total area of damages caused in the incident.

Based upon these findings' settlement was agreed for £3,300.00, ensuring the claim was correctly indemnified. This resulted in a saving of £2,201.83 / 40% for DCL.

Claim Profile: Safety Barrier

Claim Type:

Vehicle damage to a third-party's safety barrier.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the safety barrier whilst maneuvering on site.

Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The inspection confirmed damages had occurred to four barrier posts, which had become buckled and distorted, with damage evident to the stabilising plates at the bottom. Further damages had occurred to eight steel bolts, which had bent and lifted. The Surveyor confirm the barriers would require replacing due to the impact damage.

Claim Handler - How Did the Claim Handler Approach This?

The third-party representative provided a quote for repairs totalling £5,100, however when the handler reviewed the quote it became apparent that this allowed for the installation of a greater length of barrier than the amount damaged in the incident. Using the measurements captured on site by the Surveyor the handler explained to the third party that we would only be liable to replace the damaged length of barrier only.

Team Achievement - What Result Did This Achieve for Our Client?

Inspection of the property prior to repairs enabled the Surveyor to identify the total length of damages caused to the barrier. Based upon these findings' settlement was agreed for £3,000, resulting in a saving of £2,100 / 41% for DCL.



Claim Profile: Roller Shutter Door

Claim Type:

Vehicle damage to an automated roller shutter door.

Alleged Cause of Damage:

It was reported that the Policyholder vehicle collided with the roller shutter door whilst reversing.

Surveyor - What Did the Surveyor Find?

At the point of our instruction repairs had not yet been completed, immediately we arranged for one of our Surveyors to attend site.

The inspection confirmed damages had occurred to the weatherproof door, which had buckled and become stuck in the open position. Additional damages had also occurred to the internal roller shutter door, which had buckled at the bottom section with damage caused to the rubber rain deflector at the bottom of the panel.

The Surveyor confirmed the doors would require replacing, however he also noted the general condition of the doors, as they showed signs of wear and tear associated with age.



Claim Handler - How Did the Claim Handler Approach This?

The third party presented a quotation for £10,170, to allow for the replacement of the weatherproof door and internal roller shutter door. The handler proceeded to obtain details about when the doors were originally installed and discovered the weatherproof door was 7 years old, whilst the roller shutter door was over 9 years old. In order for the claim to be correctly indemnified the handler explained to the third party that we would have to make a reduction to account for the previous condition, age and value of the doors at the time of the incident.

Team Achievement - What Result Did This Achieve for Our Client?

Due to the evidence captured whilst on site, we were able to demonstrate that the doors showed signs of pre-existing wear and tear. Taking this into account the handler agreed settlement with the third party at £4,000, resulting in a saving of £6,170 / 61%