



Claims through the customer's eyes

Working together to build resilient businesses

We understand how much a claim impacts your business, both **financially and emotionally**.

We provide **Dedicated Specialists** in each sector to offer in-depth knowledge and understanding to help you define tailored protocol for claims management



Complex claims

A case study on successful defence of a liability claim

John Guest, opened their factory doors in 1961, manufacturing and designing plumbing parts and systems. They are incredibly proud of their company and products. Sometimes the unfortunate happens and claims are made against them usually containing allegations of defective products – this is a story of a successful defence.

In April 2018 John Guest received a Letter of Claim from DACB acting on behalf of another insurer, who insured the Leasehold owners of a new development of 51 apartments over 9 floors.

There had been an escape of water in a wall cavity on the 9th floor and the water had run through the property causing significant damage. It was alleged that a John Guest connector had failed as a result of a crack forming during manufacture.

Due to our long standing relationship we were able to discuss the product used and together quickly ascertained that the part supplied was for use on a cold water supply but had been fitted to a continuously recirculating hot water ring main. DACB maintained that there was a manufacturing defect and that this was the cause of the leak.

Following inspection we advised that the overtightening of the joint and the use of the product on the ring main were the cause and that there was no liability on the part of John Guest.

Challenged on numerous occasions by DACB and upon further destructive testing, investigation and utilising the knowledge of the engineer and John Guest we came to the conclusion that there was no evidence of a manufacturing defect and therefore no position for a claim.

Five months after the claim RSA received the following from DACB ‘Please note that we are instructed to close our files and shall no longer pursue this recovery action.’

Whether working with customers, brokers or insurers our first class transparent Claims service provides a high level of customer first mentality, ensuring they get back to their business as quickly as possible.

RSA Complex Claims Unit

“ *A nominated Claims Specialist will have personal responsibility for managing clients’ claims from start to finish – our flexible approach ensures a satisfactory conclusion for all parties. Our focus is on identifying the key issues, managing the progress and strategy of each claim and using our specialist knowledge and skills to conclude them as quickly as possible.*

RSA Claims Specialist

A journey through Major Claims

with our expert Nigel Probert

“Delivering a first-class transparent claim service to our customers to provide minimal disruption to their business and get them back on track quickly.”

Suffering a fire at a manufacturing and warehouse facility is likely to be a major setback for any client, the result of which can be damage to production facilities and finished stock at a minimum. This is what happened to one of our major clients in Europe.

Nigel Probert of RSA's Major Damage team had an established long standing relationship with the client and visited the loss site a couple of weeks after the fire with the Insured's team. It was agreed that whilst the claim was large, the property damage element was largely settled without dispute or disagreement.

During the meeting, the Insureds team had advised that there would be minimal, if any loss of sales due to the supply to customers from other locations, but at the conclusion of the Property Claim, a Gross Profit claim was presented. Engaging the adjuster, forensic accountants and the wider team we collaboratively discussed the claim as presented and concluded that some loss would be expected.

Through a number of discussions, considerations and ongoing negotiations we came to an agreement to pay a reflective sum based on the evidence presented. This was agreed and enhanced our relationship with the Insureds due to transparency and the level trust shown between both parties.

“At this point I would like to thank you both for your support, advice and patience since September 2018, it was much appreciated. Remaining at your disposal. Kind regards, Group IM”

Our position is clear - collaborating with a multitude of experts, our dedicated claims handlers take ownership of the claims experience from beginning to end. Utilising our experience, our people strive to ensure the process is as prompt and smooth as possible – understanding priorities, providing valuable counsel to enable minimal disruption and getting businesses back on track as quickly as possible when things go wrong.

RSA Major Claims Unit

“Providing support to prevent loss is one of our key USP's, we often take part in pre-loss scenario sessions with clients in order that they have some idea what to expect in the event of a loss. This proactive stance builds confidence and trust on all sides encouraging open and honest communication.”

RSA Claims Specialist