Dishonesty unveiled by a caring approach



1. The Event

Travelling across London on the tube, our customer removed two rings and placed them in a pouch whilst she applied sanitising hand-gel, losing them in the process at Canary Wharf station. She returned to file a lost property report. A security guard claimed a member of the public handed in an empty pouch.



2. The Impact

The rings were of significant sentimental value; their loss brought genuine distress to our customer who was in tears, Lauren, our claims handler recalls.



5. The Outcome

The jewellery was returned to a delighted customer. Investigative costs against replacement value created a saving of almost £18,000.

The broker commented "Not many insurers would have gone the extra mile [for the customer].....this is what makes Chubb stand out from the others".



3. The Problem

Suspicion hung over the security guard's version of events, with the customer questioning as to why an empty pouch would be handed in. However, Lauren was committed to retrieving the rings which were irreplaceable to the customer.



4. The Solution

Lauren instructed an investigator to obtain a copy of the CCTV footage. It showed a member of the public handing the pouch to the security guard who then put it in their pocket.

Lost personal possessions

Policy Triggered:

Personal Possessions

The Chubb difference:

✓ Dialogue

After speaking with the customer, Lauren decided to instigate a check on the security guard's version of events.

Empathy

Lauren heard the customer's distress and acted on it.

Experienced staff

Chubb's thorough investigation was able to quickly establish the course of events, leading to the return of the jewellery.

