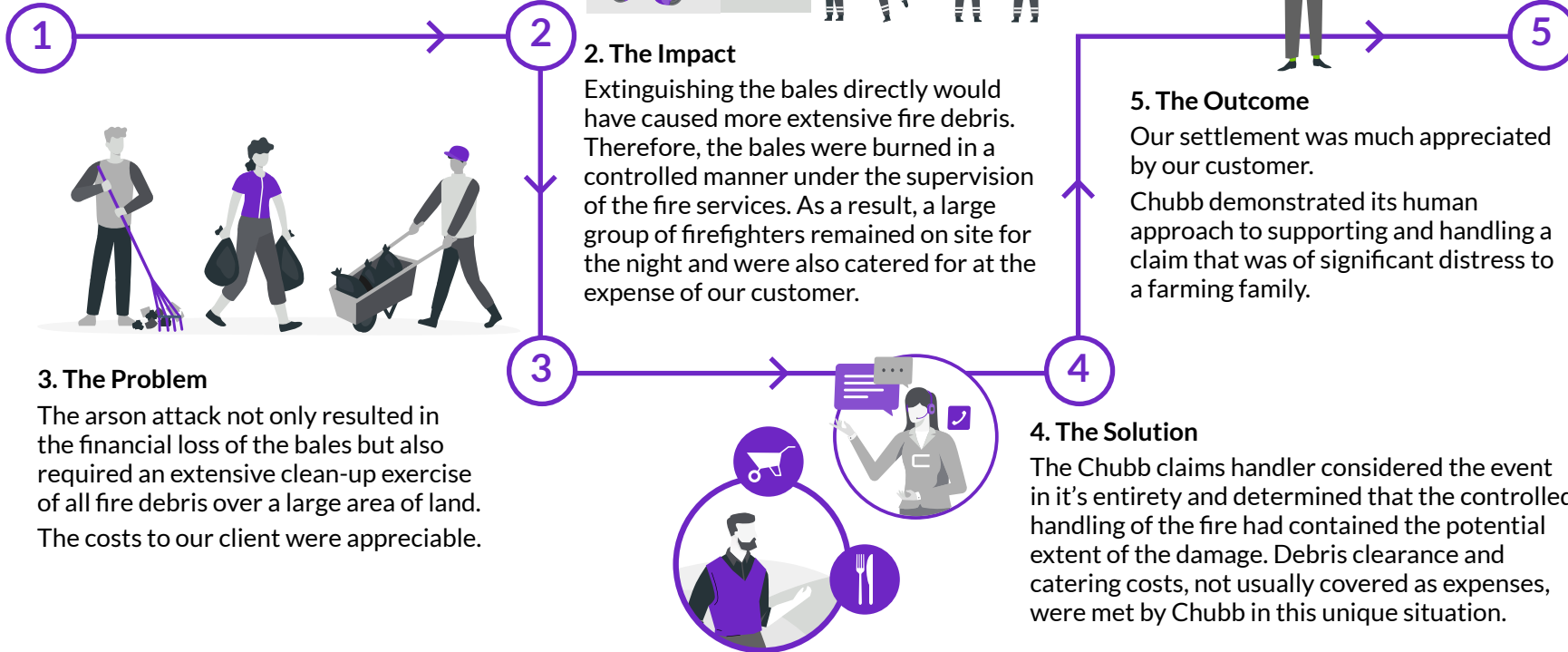
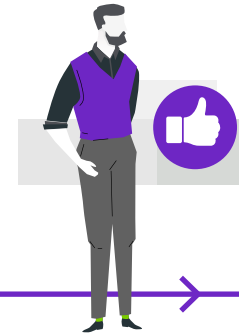


A human approach to handling a claim

1. The Event

In high summer, a night-time arson attack to one of our commercial farming client's fields resulted in the loss of 550 straw bales.



2. The Impact

Extinguishing the bales directly would have caused more extensive fire debris. Therefore, the bales were burned in a controlled manner under the supervision of the fire services. As a result, a large group of firefighters remained on site for the night and were also catered for at the expense of our customer.



3. The Problem

The arson attack not only resulted in the financial loss of the bales but also required an extensive clean-up exercise of all fire debris over a large area of land. The costs to our client were appreciable.

4. The Solution

The Chubb claims handler considered the event in its entirety and determined that the controlled handling of the fire had contained the potential extent of the damage. Debris clearance and catering costs, not usually covered as expenses, were met by Chubb in this unique situation.

Arson attack on straw bales

Policy Triggered:

Technical Lines

The Chubb difference:

- ✓ **Commerciality**
Chubb's claims handler included debris clearance and catering costs as covered expenses.
- ✓ **Solutions focussed**
We understood that our customer's actions saved the potential expense of larger debris removal.
- ✓ **Empathy**
Chubb's claims handler understood the distress caused by the loss.