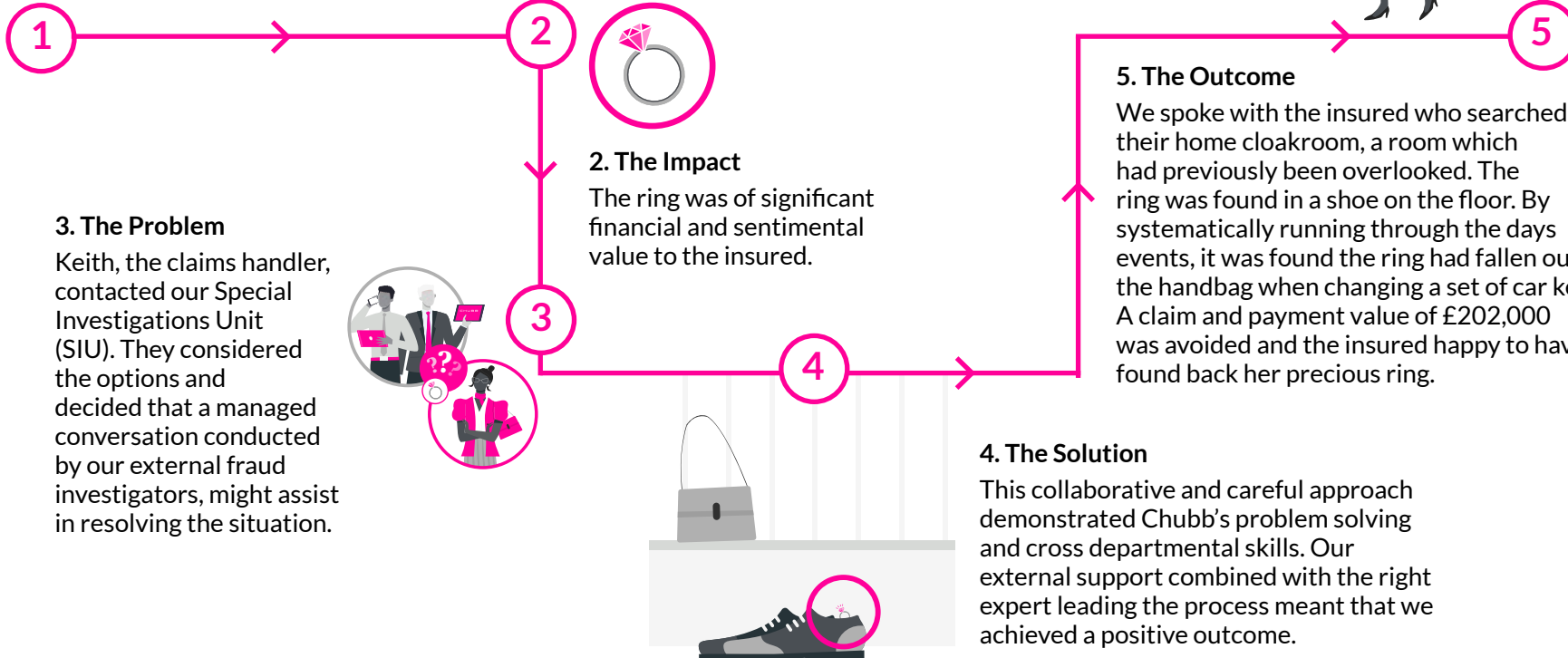


Two heads better than one



1. The Event

The client had taken a high value ring to be looked at by DeBeers Diamonds. At some point between handling the ring, placing it in her pocket or in her handbag, the ring was lost.



5. The Outcome

We spoke with the insured who searched their home cloakroom, a room which had previously been overlooked. The ring was found in a shoe on the floor. By systematically running through the days events, it was found the ring had fallen out of the handbag when changing a set of car keys. A claim and payment value of £202,000 was avoided and the insured happy to have found back her precious ring.

4. The Solution

This collaborative and careful approach demonstrated Chubb's problem solving and cross departmental skills. Our external support combined with the right expert leading the process meant that we achieved a positive outcome.

3. The Problem

Keith, the claims handler, contacted our Special Investigations Unit (SIU). They considered the options and decided that a managed conversation conducted by our external fraud investigators, might assist in resolving the situation.

Lost sentimental ring

Policy Triggered:

Personal Possessions

The Chubb difference:

- ✓ **Experienced staff**
Keith was able to call on experienced Chubb colleagues, from the Special Investigation Unit.
- ✓ **Empathy**
Keith understood the distress caused by the loss of such a sentimental ring.
- ✓ **Proactivity**
Peter French, of Chubb's Special Investigation Unit, suggests the customer retrace her steps. This directly led to the ring being found.