

A painting mishap

Speedy settlement

Policy Triggered: Public Liability



Speed

Prompt instruction of the cleaning company, along with early coordination between the Chubb handler, loss adjuster, and co-insurer, ensured quick claim resolution and damage repair, protecting the insured's reputation and ensuring fair treatment of all claimants.



Commerciality

Our claim handler understood the need to act quickly to protect the insured's reputation, given the impact on many claimants, including employee vehicles, and focused on resolving the claims before pursuing recovery from the subcontractor.



Dialogue

Our Chubb handler maintained open, frequent dialogue with the insured, broker, loss adjuster, and co-insurer to align on strategy and ensure prompt damage repair.

1. The Event

Overspray from paintwork at a leisure centre, performed by a subcontractor, caused damage to around 105 motor vehicles, primarily belonging to employees of the insured's customer. The subcontractor refused to take responsibility, claiming the insured should have provided protective cover sheets.

2. The Impact

The incident had the potential to harm the insured's reputation, as numerous claimants were affected. Quick resolution of claims became essential to maintain good relations with the customer and minimise disruption.



3. The Problem

The subcontractor's refusal to accept liability complicated the claims process, creating uncertainty and potential for prolonged disputes. This situation could lead to negative perceptions of the insured and jeopardise their reputation in the industry.

4. The Solution

Chubb opted for swift settlement of claims while planning to recover costs from the subcontractor later. A Loss Adjuster was assigned to coordinate with claimants, and a clean-up company was brought in to manage on-site repairs efficiently.

5. The Outcome

The proactive approach led to quick and fair settlements for all claimants, with many vehicles repaired on-site. Chubb's effective communication and collaboration with co-insurers preserved the relationship between the insured and their client while demonstrating Chubb's commitment to high service standards.