

Breadth of cover captures service

Claims arise from hearing services

Policy Triggered: Life Science Master Package Policy



Solution focused

The breadth of cover enabled the claims handler to consider a loss arising from service.



Speed

The claims handler was able to investigate and where there was a liability, pay the claim quickly.



Empathy

The claims handler understood the client needed a quick resolution to minimise any impact on customer satisfaction and reputation.

1. The Event

Insured provided hearing solutions, which included hearing assessments, and fitting of hearing aids. Claims arise in relation to alleged failure to perform the service with reasonable care and skill. The product itself may not be defective.



2. The Impact

The insured needed to resolve the claims quickly to minimise any reputational challenges and support the ongoing delivery of customer satisfaction.

3. The Problem

The claim was in relation to circumstances where the loss may have been caused by service rather than a defective product which a standard product liability policy may not have responded to.

4. The Solution

The Chubb Master Life Science Package Policy provides broader coverage; therefore, the claim was covered.

5. The Outcome

The breadth of cover enabled the claims handler to investigate and resolve the claim quickly allowing the insured to focus on and continue trading.