

Looking beyond the facade

Large commercial building fire

Policy Triggered: Property



Proactivity

Chubb's claims handler was able to speed up the replacement of tiles, by intervening directly with the manufacturer.



Technical ability

We quickly appointed a chemicals expert to test for contamination of the building's tiles.



Dialogue

Chubb helped establish a route forward with the customer and kept them informed throughout.

1. The Event

A large commercial building was damaged when a gardener used a naked flame to remove weeds on the outside of the property. The building's facade, containing flammable insulation material behind external tiles, caught fire.

To contain the fire, the emergency services had to work on a large surface area causing extensive damage.

2. The Impact

Our customer was concerned about possible toxic contamination of the insulation behind the tiles which could affect employees' health and safety. As a landmark building with high visitor numbers, the insured wanted to avoid long-term closure and disruption.



3. The Problem

As the facade was nearly 125 metres high, it was not easy to determine the extent of fire damage.

Employee safety was essential if the building was to remain operational, so Chubb had to determine the quickest and most effective repair options.

4. The Solution

Chubb appointed a chemicals expert who used the external window cleaning hoist to test each tile for contamination. A plan to clean, repair and replace over 360 tiles was agreed. Our claims handler also intervened to speed up the replacement of the tiles with the manufacturer, reducing the schedule by several months.

5. The Outcome

Due to the fast appointment of experts and the intervention of the Chubb claims handler, we were able to quickly commission repairs, limiting disruption to the immediate vicinity as well as the building's occupants and visitors.