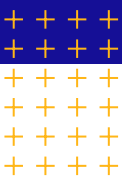


Reacting to clients' *urgent needs*



Meet Holly, and her broker Laura

Laura made herself a crucial part of Holly's world by proactively thinking about new risks and reaching out with a ready-made solution.

Existing PRS client

By day, Holly runs a successful importing business from her home office. But her true passion is for French wine, and thanks to her network and contacts, she's built up an impressive cellar to store her full collection.

An expert in all things wine, Holly knows how sensitive different vintages can be to changes in temperature, so she has a blanket policy that covers her full collection, all arranged through her broker Laura.

When Laura read that an unexpected heatwave was scheduled to arrive, and expected to last for several weeks, she quickly got in touch with Holly to ask if she'd thought about how her collection would cope with the drastic rise in temperature. Holly hadn't heard about the heatwave, and immediately started to worry about a few of her most expensive bottles, which were worth about \$15,000 each.

Laura got right to work on a few changes to Holly's policy, to make sure the most expensive bottles weren't just covered under the blanket policy, but itemised at their market value. At the same time, Laura ensured there was cover for any mechanical breakdowns to the climate control equipment in Holly's cellar. And she also arranged for Chubb to conduct an on-site assessment to make sure all the right protective measures were in place, recommending water and temperature sensors to give Holly real-time updates on the cellar's climate.

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