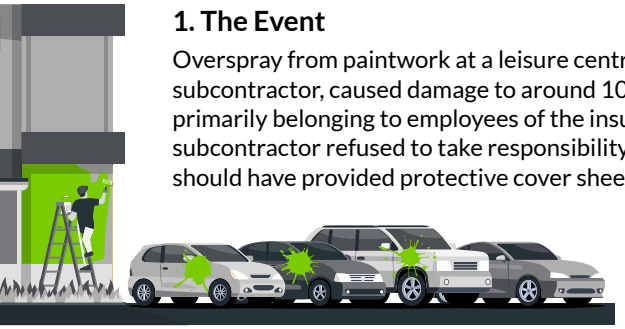
A painting mishap



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.

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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.

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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.

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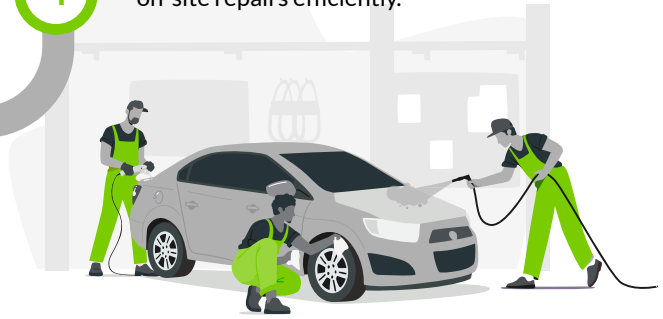
4. The Solution

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.



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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.

Speedy settlement of third party damage

Policy Triggered: Public Liability

The Chubb difference:

✔ **Speed**

Swift instruction of the cleaning company as well as early co-ordination between the Chubb handler, loss adjuster and co-insurer ensured claims were settled and/or damage rectified quickly. This helped protect the insured's brand reputation as well as ensuring multiple claimants were are dealt with fairly.

✔ **Commerciality**

Our claim handler recognised how important it was to the insured's reputation to be proactive and speedy in handling these claims, given that it impacted so many claimants, many of which were the customer's employee vehicles. They recognised that it was important to take a strategy that dealt with the claims and then sought a recovery from the subcontractor.

✔ **Dialogue**

Our Chubb handler engaged in open and frequent dialogue with the insured, broker, loss adjuster and co-insurer to ensure that everyone was on board with the strategy and the damage could be rectified quickly.

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