

# Burnt down, but not out....



## 1. The Event

A fire devastated the insured's working premises, notably an extension and warehouse facility.



## 2. The Impact

The fire resulted in the loss of use of both the premises and equipment, meaning a complete cessation in production activity. The business interruption was initially estimated at 12 months.

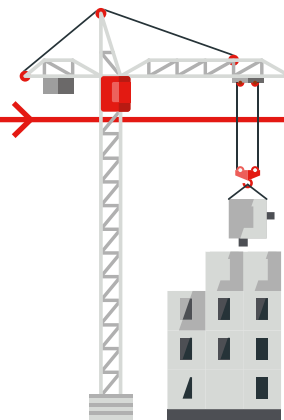


## 3. The Problem

The challenge facing Nadia, the Chubb claims handler, was how quickly she could enable the customer to reinstate business operations and implement an effective repair programme.

Nadia understood the immediate issue and arranged alternative premises for the customer to continue production.

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## 4. The Solution

By employing a specialist company, Chubb was able to identify a repair solution which would shorten the business disruption to just seven months.

Managing the event in project mode, the specialists completed rebuilding works ahead of schedule.

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## 5. The Outcome

By acting quickly and employing a specialist, the interruption to the customer's business was limited to just 30 days, whilst a temporary solution was implemented.

The repair was also completed five months ahead of schedule, enabling the customer to return to normal activity sooner. This limited the claim value to €2.6m for the repairs and one month of business interruption.

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## Fire at manufacturing property site

### Policy Triggered:

Property

### The Chubb difference:

- ✓ **Speed**  
Nadia was able to reduce interruption to the business to just 30 days.
- ✓ **Solutions focussed**  
Nadia knew the most pressing issue was to find temporary alternative premises, allowing production to continue.
- ✓ **Technical ability**  
Partnering with a specialist company, Chubb reduced the time needed to complete building repairs.