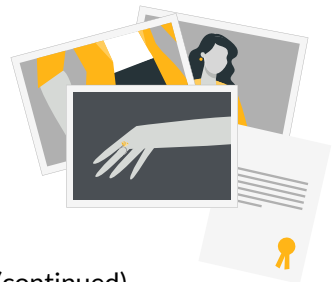


Once bitten, twice shy...



1. The Event

In February 2019, Chubb received notification from the insured to report a high-value burglary at his home. It was alleged that property including watches, jewellery and laptops worth in excess of £120,000 had been stolen.



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2. The Problem

An investigation into the burglary showed that the wife of the insured had already made an insurance claim for one of the diamond rings in the previous year with a prior insurer at a former property.

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3. The Problem (continued)

Subsequently Chubb's claims handler, Lauren, red flagged the claim and referred it on to the internal Special Investigations Unit (SIU) who launched a detailed investigation into the insured and the alleged burglary.



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4. The Solution

An examination of photos of the rings and the certificate provided by the insured client showed that they were dated after they were alleged to have been lost as part of the previous claim.

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5. The Outcome

As a result, the address was searched by the police in August 2019 where most of the items alleged to have been stolen during the burglary were found and seized. The insured and his wife were jailed for 26 months after pleading guilty to fraud by false representation and perverting the course of justice.

High value burglary

Policy Triggered:

Personal Possessions

The Chubb difference:

- ✓ **Proactivity**
Our investigation found that one of the diamond rings had been claimed for the previous year.
- ✓ **Experienced staff**
Karen's experience enabled her to spot multiple potential fraud red flags at an early stage.
- ✓ **Technical ability**
Investigation of claimant's photos showed they were taken after the alleged burglary.