

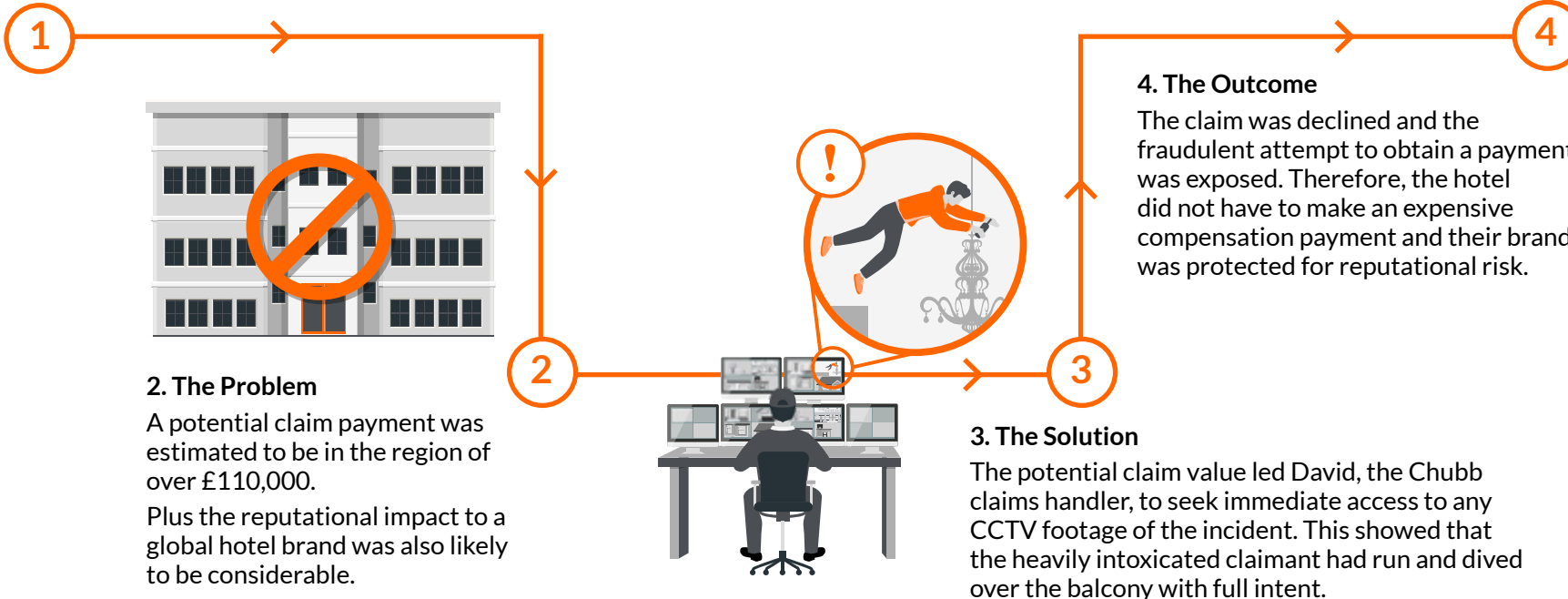
A fall from grace



1. The Event

A hotel guest alleged that he fell from an indoor mezzanine on the second floor, landing on the ground floor, suffering serious impact injuries.

The claimant alleged that the hotel had breached its duty of care towards him. His contention was that the hotel staff should have noticed he was heavily inebriated and a risk of injury was foreseeable. He also alleged that the guarding and warning signs on the second floor balcony were inadequate.



2. The Problem

A potential claim payment was estimated to be in the region of over £110,000.

Plus the reputational impact to a global hotel brand was also likely to be considerable.

3. The Solution

The potential claim value led David, the Chubb claims handler, to seek immediate access to any CCTV footage of the incident. This showed that the heavily intoxicated claimant had run and dived over the balcony with full intent.

4. The Outcome

The claim was declined and the fraudulent attempt to obtain a payment was exposed. Therefore, the hotel did not have to make an expensive compensation payment and their brand was protected for reputational risk.

Injury fraud

Policy Triggered:

Public Liability

The Chubb difference:

- ✓ **Proactivity**
Working with all parties
David immediately sought the hotel's CCTV of the incident.
- ✓ **Experienced staff**
Chubb understood that the claim was based on a set of fabricated circumstances.
- ✓ **Solutions focussed**
Chubb were able to quickly identify the CCTV as strongest evidence available.