# Specialty Lines Claims: Legal Indemnities

# Our Claims Commitment



#### Making it collaborative

We employ over 700 dedicated in-house experts to provide a quick response and to offer you a personal service. In addition, our specialist team aim to respond within 24 hours for major losses.

#### Making it personal

We always aim to provide tailored support, thanks to the decication, knowledge and empaty of our claim handlers.

#### Making it clear

We have in-house Claims Inspectors so we can rapidly respond with expert advice and hands on practical support.

#### Making it effortless

We're always looking for ways to pay claims as quickly as we can and we're proud of being the experts at paying claims – it's why we exist.

#### Our claims handling capabilities

- An ambitious team of Claims Solicitors and Market Professionals.
- Committed to delivering Technical and Service Excellence.
- Experience in handling large loss claims for all legal indemnities matters e.g. Rights to Light, Restrictive Covenants, Planning Breaches, Lack of Easement and Adverse Rights.
- Actively engage with customers' professional advisors to achieve a settlement.
- Highly qualified legal professionals versed in the areas of law required.
- An understanding that claims handling is a high priority to our customers requiring a 'hands on' approach.
- Understand that collaborative relationships with Underwriters, Intermediaries and our supply partners are an integral part of what we do.

### Supporting our customers by:

- · Drafting claims responses.
- Handling claims internally to control indemnity spend.
- Participating in conference calls with customers and their advisors.
- Providing practical advice to our customers.
- Always keeping customers informed of the progress of any claims.

## **Success Stories**

- Worked collaboratively in respect of various restrictive covenant claims where several neighbouring property owners
  claimed the benefit of 'no build' covenants and threatened group actions where the customer needed to proceed with
  the development without delay.
- Resolved the claims in a timely manner prior to the beneficiaries issuing proceedings e.g. by paying the beneficiaries a settlement sum (£350,000) in one claim and in another by compensating the customer for the diminution in value to their property for not being able to build the development (total claim c.£700,000).
- Provided ongoing support and advice to our customer and their specialist advisors under Right to Light policies during their proactive approaches and settlements with affected parties.
- Supported a successful mediation in respect of a Right to Light claim which led to a settlement in excess of £1m.

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