

# Zurich Responds

## A Claims Case Study: The Fire Loss

### The Call

In the spring of 2015, Zurich Canada's Claims Services team received an emergency call on a Friday morning from a broker informing us that a customer's business was on fire. The fire had begun Thursday evening in the wooden pilings of one of the customer's two seaside berths (docks); however, due to the difficulty of fighting the fire, it would take almost a week to finally put it down.



### The Customer

For more than 40 years, the customer has operated a deep-water terminal that handles cargo bound for North America and the rest of the world. The terminal site covers more than 23 hectares, and has transportation infrastructure with marine, rail, and road access. Three warehouses occupy more than 45,000 square metres.

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### The Response

1. Immediately upon receiving news of the fire, Zurich Canada's Claims Services team responded by contacting and working closely with the broker to assist the customer with the claim.
2. While the fire was still burning, Zurich dispatched an independent adjusting firm's Regional VP for Major Loss Services to the site to meet with the customer's Vice President of Operations (VPO) and the broker. (The VPO had been on vacation and returned immediately at the news of the fire.)
3. Three days after the fire was put out, Zurich Canada's National General Adjuster, and the National VP of Major Loss Service, met with the VPO to discuss next steps and to underline that Zurich was there to help.
4. Based on investigative reports received relatively early on, Zurich determined that the customer would be covered for the loss.

### The Resolution

Just five days after the fire was extinguished, Zurich's Regional VP, the Regional Underwriting Manager, and the Property Claims Manager delivered an advance cheque of \$4 million to the customer.



### The Satisfaction

With just two marine berths for the loading and unloading of cargo, losing the use of one was a serious logistical concern to the customer. Upon receiving the advance cheque from Zurich, however, the customer's VPO – exhausted physically and emotionally from the crisis—said Zurich's quick response was "amazing", and that he "might finally be able to sleep for the first time since this happened." The broker was also extremely pleased with Zurich's rapid response.

### How the broker assisted with this claim

From the date the fire was reported and during the next week, the broker and the broker's assistants were extremely helpful to Zurich and the customer. Clear, consistent communication between Zurich, the broker and the customer were crucial to the claim. The broker also helped a great deal in helping to manage customer expectations and provide information about next steps.

### The Zurich advantage

Great insurance providers distinguish themselves from the competition the moment a claim is made. Zurich Canada is committed to exceptional customer service, loss cost management and world-class efficiency.

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