



## Q CASE STUDIES

# 24 HOUR TURNAROUND FOR A FAITH CLIENT WITH A RECENT STORM DAMAGE CLAIM

### Situation

Our broker approached us with a case for a mosque, presented via email, which required new cover, as the previous policy was expiring later that day. The policyholder had recently suffered a storm damage claim of £25,000, so our terms needed careful consideration.

### Issue and Exposure

Though the mosque had a large claim in the past, this was a one-off occurrence and there had been no similar incidents before or since the event. The client evidenced several areas of risk improvement reducing the risk of further claims including adequate material damage protections.

### Solution

We had previously competed for this case 12 months earlier to no avail. Following negotiation by our underwriter, we agreed improved terms by reducing the flood excess and making a small reduction to the premium. The broker was able to secure the business on a combined risks package, providing protection for all the client's needs, including buildings, contents, legal expenses, and indemnity cover for Trustees.

Our broker was successful because of the fast and flexible approach from our underwriters who are always willing to go the extra mile to deliver within tight timescales. This case is an excellent demonstration of the strong relationships we have with both our capacity providers and our brokers and shows the importance of good service and skilful negotiation.


**Faith Combined provides a wide selection of material damage and liability options, including sector-specific covers, for Places of Worship**

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To find out more about our services, please contact:

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 **underwriting**