

Major property loss

**Professional,
efficient and
practical -**

QBE's approach to
supporting its customers
through difficulties.

Made possible



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When fire broke out at one of its bus depots, QBE's customer, a leading bus and rail operator, faced significant business disruption. The blaze could not have come at a worse time, with an important new contract awarded by a local government body just about to start.

The challenges faced

Although 30 buses were towed to safety, a dozen were destroyed or damaged beyond repair. The customer's management team knew they would have to move fast to make sure they could continue servicing existing contracts and start operating the new routes. Any disruption would mean not just lost revenue, but also potential contractual issues and reputational damage.

Bringing the fleet back up to strength was not as simple as going out and buying or hiring new buses. Many of the vehicles had undergone special modifications to meet the local authority's contractual requirements. Sourcing and ordering appropriate vehicles was an urgent priority. As was making the structure of the depot safe and returning it to full operational capacity.

Managing the situation

So when the customer sat down with QBE's claims team the morning after the fire, it came as a welcome relief when their insurer quickly got the measure of the situation, confirmed that the claim complied with policy conditions, and authorised an immediate interim payment to cover short-term expenses.

Rapidly establishing a full and clear understanding of the customer's challenges and priorities, QBE's team brought in the right people at the right time to resolve issues on site, overcome potential hold-ups, and minimise disruption to the customer's business.

Keeping in constant contact in the weeks following the fire, QBE made sure the customer had all the support they needed, and authorised further interim payments, enabling the customer to manage cashflow proactively.

Providing the solution

With the immediate crisis safely passed, the customer's priority was agreeing an early settlement to cover the full costs of repairing the depot and bringing its fleet back up to strength. QBE's team worked fast to tie up the loose ends and agree a final settlement, paid into the customer's bank account a few short months after the blaze.

Throughout the process, QBE's detailed understanding of the range of immediate issues the customer faced, and its fast no-nonsense approach to sorting out their immediate concerns, significantly helped relieve the stress of a major incident.

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What the customer's broker said

Commenting on QBE's handling of this major property insurance claim, the customer's broker described QBE and its loss adjuster partners as **"professional, efficient and practical."**

The broker also added **"QBE and its adjusters adopted a fair and pragmatic approach and never lost sight of the goal: an equitable assessment of the value of the damage, remembering that the claim process is the sole tangible product of a (sometimes) significant premium outlay."**