



Exceptional claims service

Private Collections
Insurance

See us in action

If you have a claim, Private Client Group provides swift personal attention and real solutions. Although we handle complex losses everyday, each one comes with its own set of circumstances. Tailoring our service to suit your specific needs is simply business as usual. Here are just a few examples:

First at the scene

A policyholder's secondary home was burglarized, and several pieces of jewelry were stolen. He reported the loss to his independent insurance advisor moments after reporting the incident to the police, and requested that a claims adjuster respond as soon as possible. We were there within 45 minutes—before even the police.

Our claims specialist came armed with copies of the scheduled jewelry list, and the names and telephone numbers of two private security companies available to guard the house until the alarm system could be repaired. We also had arranged for an emergency board-up vendor to head toward the property, in case doors or windows had been broken. The policyholder hadn't had a moment to consider these critical exposures and was duly grateful.

It pays to have knowledgeable claims support

A policyholder submitted a claim under her homeowners' policy for a lost diamond bracelet. The bracelet, valued at nearly \$5,000, had been purchased less than 90 days prior. The homeowners' policy carried a \$2,500 deductible, which meant our policyholder could only recover 50% of the value of the missing bracelet.

Most insurance companies would have simply honored the deductible and paid out the rest. Our claims specialist had the foresight to further review the circumstances. The claims specialist discovered that this client also had a private collections policy, which did not have a deductible. Our savvy specialist also knew that our private collections policy automatically extends to newly acquired items up to 90 after purchase. By attributing the jewelry loss to the more precise policy, our client recovered the full value of the bracelet.

We strive to exceed expectations, and we are proud of the fact that policyholders responding to our claims satisfaction surveys overwhelmingly rate our service as "exceptional."

Lost and found

While lounging on her boat at the marina, a policyholder's diamond bracelet—a gift to commemorate the birth of her child—fell off her wrist and into the water. Rather than simply pay the claim, we recognized the item's sentimental value and hired a professional diver, who successfully recovered it.

Taking "hands-on" support to a new level

One of our claims specialists traveled to assess damage immediately following a hurricane. Upon reaching one devastated property, the specialist called the homeowner hundreds of miles away. The homeowner was particularly worried about valuable artwork and the family's heirloom silver. With the policyholder on the line, our claims specialist went from room to room, located the artwork and moved it to safety. When directed to get a key from a credenza to unlock the closet storing the family silver, he discovered the credenza had washed away. At the homeowner's request, the closet door was smashed open and the silver recovered. All items were then expertly packed and shipped to the policyholder.

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