

R&S Case Study

Incident:	Malicious damage - paint attack	Year of Outcome:	2024
Adjuster:	Tom Spencer	File Ref:	MUK.233940

Incident

- Extinction Rebellion protesters targeted the offices of insurance firms in the City of London as part of a week-long global action against fossil fuel coverage.
- 1940's/50's brick and block property, with a stone façade suffered damage to the front elevation.
- The property provides a workspace for 6 businesses and accommodates 300-400 people daily with access through a single main entrance at the front of the property.



Resilience considerations

- The Insured submitted estimates for the required work and suggested the addition of anti-graffiti paint to the front elevation to minimise future damage.
- Once aware that the Insured was open to exploring a resilient measure, it became clear that any future potential quantum could be significantly reduced if this resilience measure was implemented.

McLarens Actions

- Policy cover was checked and the cost of applying the anti-graffiti paint is not something that would be covered under the reinstatement head of claim as it would be seen as betterment.
- The Policy does allow additional costs for *“reducing mitigating or otherwise alleviating Damage insured under this Section during and after the occurrence of such Damage Provided that [...] the liability of the Insurer shall not exceed £25,000 in respect of any one claim.”*
- A referral was made for consideration of this resilience measure and, the response received *“I like how you are thinking, yes raise a report”*.
- Promptly completed a resilience and sustainability e-form.

Outcome

- The Broker has verbally confirmed that they will consider the additional £4,950.00 plus VAT for the anti-graffiti paint as part of the claim.

Learning Points

- Always be alive to the opportunity of a resilient or sustainable measure and think outside the box.
- Even where no cover applies, always reach out to the instructing principal for consideration or discuss with the Policyholder the opportunity to undertake work at their own cost.