

It makes good commercial sense to engage your own Loss Adjuster on any large loss. Our Qlaims Insurance covers all their costs and more.

Why Qlaims Insurance?

August 2020

Computer server damage claim gets creative agency back to business

Customer: [Creative Agency](#)
Location: [: London](#)

“The claim was extremely complicated and technical so we realised we needed an expert. I’m absolutely convinced that if we hadn’t successfully negotiated the settlement, we’d have been out of business.”

When the server containing all their work and clients’ back catalogues went down, a creative agency in London assumed everything would be backed up elsewhere. But when they checked the back-up system, they found this had stopped working, too.

The agency faced losing everything, or a very expensive recovery process that would cost thousands of pounds.

The only way to pay for it was to claim on their business interruption insurance – but the insurer was refusing to pay on the grounds the data wasn’t backed up.

That’s when the Policyholder turned to a Loss Adjuster to help negotiate on their behalf.



The claim

The clear priority was to restore the data quickly, because the business literally wouldn’t survive without it.

The Loss Adjuster was able to argue that the back-up system had been in place, and its failure was unrelated to the claim. They also demonstrated that if the company had put in an alternative claim for business interruption based on loss of income, they’d be looking at a far higher settlement.

A specialist company was found that could do the job within days for £13,000, and the Loss Adjuster was able to show that cheaper alternatives would take longer and lead to additional loss of income and business opportunities.

The result

After protracted negotiations, the insurer agreed to pay £10,000 towards data recovery (the maximum cover available) plus the cost of a new server, which amounted to £5,000.

It meant the agency was able to get their data recovered and get back to work with only a short interruption to trading. After a potentially catastrophic data loss, there was relief all round, including from key clients. The Policyholder confirmed: “I’m convinced that if we hadn’t successfully negotiated the settlement, we’d have been out of business.”