

## Davies Case Study



## **Damaged Laptop**Incident Date: Sunday 25 October



Monday 26 October, claim details reported.

Ms L (the insured) advised that unfortunately, her son had accidentally dropped his Acer Nitro 8GB Gaming Laptop, originally purchased from Very, down three flights of stairs after it fell through a railing.

The damage reported was a smashed screen and damage to the casing. Original cost reported was £699.99. Her son has Autism and relies upon the laptop for support, the loss of this had affected him quite badly so time was of the essence to have this validated and settled.



DVS arranged for an inspection of the laptop for the following week, on 6 November.

A replacement Lenovo laptop of the same specification was issued on Monday 16 November to Ms L for the value of £678.98, less her £150.00 Policy Excess, which was collected.



Very professional totally understood how upsetting it was and friendly thank you.

Ms L

Claim Logged

Information Requested

Ms L was asked to provide photographs of the damage, along with the model number and receipt of purchase to assist with validation.

The requested information was provided same day, and Direct Validation Services (DVS) were appointed immediately to validate the damage and claim costs.

**Report Requested** 

**Report Received** 

Claim Outcome

The report advised the engineers had completed inspection of the damaged laptop as requested and could confirm the item had clearly sustained impact damage as per the original reported event.

There was damage to the item's display assembly, which had become detached from the main body. The rest of the casings have also been severely damaged. When tested the item would no longer power on or boot.

Due to the amount of parts required, the report stated it would not be economical to pursue repairs and recommended a settlement be issued for a replacement. **Compliment Received** 

As a result of the swift turnaround of this claim and the dedicated customer service provided, the following compliment was received by the claim handler, John Felton.



Hi John

It's all sorted and I wanted to say a HUGE THANK YOU to yourself for helping as I know you're busy!! It means a lot to get such a nice person on the end of a phone in upsetting situations!!

If I can send a letter to your upper manager to express how good you have been please e mail me their address as you deserve to be recognised for how good you are at your job.

Thank you again. Matthew is happy now.

Ms L