## CHUBB®

SELLING IN UNCERTAIN TIMES CASE STUDY

## Reacting to clients' *urgent needs*



## Meet Joey, and her agent Keilley

Keilley made herself a crucial part of Joey's world by proactively thinking about new risks and reaching out with a ready-made solution.

## **Existing PRS client**

By day, Joey runs a successful online fashion business from her home office. But her true passion is for French wine, and thanks to her network and contacts, she's built up an impressive cellar to store her full collection.

An expert in all things wine, Joey knows how sensitive different vintages can be to changes in temperature, so she has a blanket policy that covers her full collection, all arranged through her agent Keilley.

When Keilley read that Singapore had recorded its highest temperature for May and more warm days and drier weather is to be expected, she quickly got in touch with Joey to discuss how her collection would cope with the rise in temperature. Joey was most concerned about some of her most precious and expensive bottles, which were worth about \$15,000 each.

Keilley got right to work on a few changes to Joey's policy, to make sure the expensive bottles were not just covered under the blanket policy, but itemised at their market value. At the same time, Keilley ensured there was cover for any mechanical breakdowns to the climate control equipment in Joey's cellar. And she also arranged for Chubb to conduct an on-site assessment to make sure all the right protective measures were in place, recommending water and temperature sensors to give Joey real-time updates on the cellar's climate, even when she's away on business travels.

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