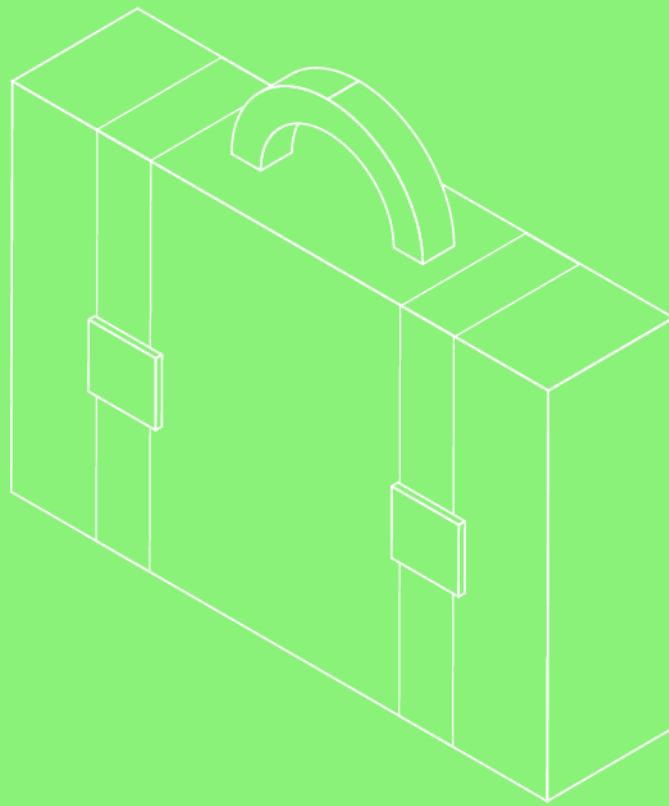




RiskBox Professions



Case Studies

The importance of being proactive with insurance claims

Preserving the wellbeing of an employee whilst
preventing major business disruption

The importance of being proactive with insurance claims



Case Study Outline

Business Type — Recruitment agency

Size — 10 employees

Specialism — Branding and marketing for high-profile clients

Annual Turnover — £1,000,000

Preserving the wellbeing of an employee whilst preventing major business disruption

Our client is a tight-knit recruitment agency with ten members of staff. RiskBox have vast experience in supporting small businesses like these with all kinds of insurance problems – including health and safety. We help our clients take the appropriate actions and make them aware of how to utilise their available cover.

The Challenge

This particular recruitment agency's Operations Manager – a team member that was crucial to the day-to-day running of the entire office – suffered a serious head injury at work.

Despite the concussion, the member of staff attempted to return to work shortly after the incident. The company believed it was too soon and needed help convincing them to take time off.

This left the recruitment agency with two considerations: the wellbeing of the Operations Manager, and the ability of the business to continue trading effectively without her.

Our Solution

RiskBox visited the insured promptly, advising on the Employers' Liability procedure. We knew the employee would rightly make a claim against the company, despite them having little control over the communal work area provided by the landlord.

We led our client through the process of subrogation, explaining how insurers could recoup their outlay from the landlords who were arguably at fault for a poorly maintained staircase.

Using this information, the employee was persuaded to take time off. The trading issue was resolved by using the full scope of policy coverage – which included an additional benefit paid to temporarily replace key employees. This covered the costs of a replacement team member while the Operations Manager recovered.

Need insurance support in a difficult situation?

Speak to us for more information.

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