

Supporting a Private Client Through a Complex Major Loss Claim

How we helped a private client navigate a major loss claim from first notification to full settlement and why the right insurance structure made all the difference.

Circumstances

Following a serious aggravated burglary at the home of a longstanding private client in the East Midlands, our team moved quickly to support them through a complex, high-value claim involving a substantial collection of luxury watches. While the incident itself was significant, this case is less about what was taken and more about how the insurance had been structured in advance, enabling a smooth and successful claims outcome. From first notification to final settlement, the focus was on speed, care, and experienced claims advocacy.

The Client

- A longstanding client relationship built over ten years.
- Private client and high-net-worth household
- Commercial and personal insurance arranged by Amethyst for around 10 years
- Significant insured assets requiring specialist handling

The client has been with us for over 10 years, during which time we have supported both their commercial and personal insurance needs. We arranged a comprehensive insurance programme tailored to a high-value household with specialist requirements through an A-rated* insurer.

Crucially, this included detailed consideration of valuations, asset categorisation, and appropriate security measures, ensuring the insurer had a clear and accurate understanding of the risk from the outset.

This included cover for a significant collection of luxury watches, jewellery and handbags, requiring careful consideration and expert handling.



The challenge

This was not a straightforward claim.

- A serious aggravated burglary with both emotional and financial impact
- High-value items requiring detailed validation and documentation
- A complex claim involving multiple stakeholders
- Sensitivity due to wider media attention
- Timing over the Christmas period, adding potential delays

In situations like this, the claims process can quickly become overwhelming without the right support in place.

However, claims of this nature also test something more fundamental, whether the insurance has been correctly placed in the first instance.

Accuracy of sums insured, quality of valuations, clarity of disclosure, and alignment with insurer expectations all become critical at this stage.

This is where we come into our own and can quickly help the client and navigate the claims process. Keeping them updated at all stages, using our skills and experience to manage all stakeholders, and working towards the best possible outcome for the client.



Our Response

The client contacted us at 8 am the morning after the incident, and from that point, we acted immediately. The claim was notified to insurers without delay, with early coordination established with a major loss adjuster, who would assess the loss and damage caused during the robbery.

We attended an on-site meeting in person to support the initial assessment and ensure a smooth transition.

Throughout the process, we provided ongoing support, maintained clear communication among all parties, and actively managed the claim to keep momentum, despite the challenges of the Christmas period.

Mindful of the ongoing policy investigation and the violent nature of the theft, our role was not simply to notify the claim, but to guide, support and advocate for the client at every stage.

The Outcome



Full settlement achieved



Settlement received within 60 days of the loss



Delivered despite the Christmas and New Year period



Client satisfied with both the outcome and the process

For a claim of this size and complexity, this is a strong and efficient resolution. Importantly, the outcome was supported by the strength and accuracy of the original insurance placement, demonstrating the value of getting it right at the outset.

Where Broker Support Makes the Difference

This claim support is what differentiates using an independent broker from buying insurance online. We are supporting our clients with claims every day. Our clients don't have to tackle the process alone; we are there to guide them every step of the way.

It is not just about placing insurance; it is about structuring it correctly, with the right insurer, the right information, and the right level of detail.

Our experience and relationships forged over time tell us that fast notification and hands-on broker involvement can make a major difference to client outcomes.

When a loss occurs, policy wordings, valuations, and underwriting assumptions are tested in real time. Where these have been carefully considered and clearly presented, claims can be resolved far more efficiently and with fewer complications. Fast notification and hands-on broker involvement make a material difference to outcomes.

Our experienced advocacy helps clients navigate stressful situations with confidence, but equally, the quality of the advice given before the loss underpins that success.

Client Feedback

“It was a very difficult experience, but we were supported from the outset and kept informed throughout. We were pleased with the outcome and grateful for the help we received.”

- Private client, Nottinghamshire

*An A-rated insurer is a financially strong insurer, rated by independent agencies as highly likely to pay claims.