



ceta | Case studies



Case Study 1: High Net Worth

Objective

A client living in Scotland had recently moved into their dream home. They required household insurance for a high net worth property. The property rebuild was worth £1.5million.

Obstacle

The client had contacted a few insurance companies who had rejected the cover. Most insurers they spoke to stated they would only provide cover up to £1million.

Outcome

When the client contacted the Infinity team, the agent was able to complete the quote with an Infinity on-panel insurer, this included the required £1.5million cover. The client was so happy with the outcome that they snapped up the agreement and the policy was sold within minutes of the quote being provided.

Case Study 2: Specified Items, Claim History and High Contents



Objective

The client was looking for an insurer to cover their household content. A few months prior and in a very fortunate turn of events, the client had been gifted valuables from a distant relative. The valuables were worth £150k. They had unfortunately had an escape of water in the last 3 years so were very aware of how important contents insurance was.

Obstacle

The client had phoned around a few insurers who had been informed the clients that due to the claim 3 years ago and because of the high content value they were unable to insure them. They would only insure them up to £100k. After speaking to the Infinity Team, the client was told that they would have to be referred to a specialist on the panel.

Outcome

The specialist insurer produced the quote on the portal, they ran the client through all the details. The quote fitted their requirement exactly. The client accepted the quote and were reassured that their precious valuables were covered.

Objective

A couple decided they wanted to run a beautiful B&B. It was a dream come true. They spent a few years transforming a large family home into a 6-bedroom, quaint B&B.

Obstacle

Unfortunately, they soon discovered that their recently transformed B&B needed specialist insurance cover with additional cover required. They were struggling to find the insurance they needed.

Outcome

We were able to input the client's details onto the Infinity portal with an efficient and quick turnaround. The quote was produced within 2 minutes and the client accepted and ended the call very satisfied.



Case Study 3:
B&B specialist cover



Case Study 4: Converted flats

Objective

A client owns the freehold of a house which was converted into flats, each with a different use. 2 flats were being let out to professional working tenant, 2 were let to benefit assisted tenants on an AST and then the last flat was unoccupied.

Obstacle

Due to the mixed usage it is particularly difficult to place it on a Residential contract. Due to the small number of flats, the client did not want to go down the commercial or block of flats routes which can involve high rates and restricting conditions. Due to the mixed occupancy, you need a scheme which can be written and altered to fit the risk specifically.

Outcome

When this risk came to our B2B specialist, he knew straight away that we have the perfect insurer for the case. We have built a product with this insurer which is very broad and can cater for all types of risk - we can underwrite specifically to suit the need/risk.

The client got a quote within 24 hours which was very competitive and had fair terms.