

## Case Study

Signelite prides itself on supplying Sign Industry specific products to customers. Our commitment to understanding the Industry means our products are designed to include those all-important extensions a Sign Company needs.

If these key covers are missing it could result in a problem and our case study below highlights this.

A client who had been insured with Signelite for many years was approached by a local Broker to ask if they could quote for his business. The client said yes and the local Broker provided a quote which was £200 cheaper than Signelite.

As a result the client decided to change to the local Broker to save some money. The team at Signelite did stress to the client to check the cover he had been offered to make sure no key covers were missing and gave the client some examples of the possible differences to check.

The client confirmed to us the Broker had said the cover was the same so he was moving to save money.

A year later the client contacted Signelite for a new quotation. It was established the client had tried to make a claim on his policy during the year and it had not been covered. He had been to install a sign for a local business, had dropped it and damaged a vehicle parked below.

The Insurance company had declined to pay the claim. It turned out the local Broker had not asked if our client installed signage as well as manufacturing it and therefore had included no cover for work undertaken away from the business premises!

Whilst the damage caused to the vehicle in this instance had been £500 and the client had managed to pay this himself and put it down to experience, if that sign had caused serious personal injury to someone instead it could have been a very different matter.