

RAPID RESPONSE ENSURES QUICK RETURN TO BUSINESS

Zurich was on hand with a speedy solution when retailer Pamela Scott's Dundrum Town Centre store was damaged in last year's floods

THE dramatic scenes of water cascading through Dublin's Dundrum Town Centre on 24 October 2011, were watched with fascination and horror by consumers across the country as the equivalent of one month's rainfall hit the area in just 24 hours.

For one retailer, Pamela Scott, the consequences were significant and included extensive internal water damage, as well as structural, electrical and mechanical issues and damage to stock.

Family-run, Irish-owned ladies' boutique Pamela Scott has 17 stores nationwide and is the flagship of the Flairline Group, established in 1970.

The Dundrum store, which opened in 2005, is located on Level 1 of the shopping centre. It stocks a variety of ladies' cocktail and evening wear from exclusive designers such as Zapara, Sophie B and Twist, along with popular casual and smart-casual brands for all ages. It also carries bags, jewellery and other accessories.

Working closely with its broker, personnel and stores director for the Flairline Group John Barron explains how important it was for Pamela Scott to find the right insurance provider for its stores.

"The professionalism demonstrated by Zurich and its considerable experience in the retail sector were the primary factors in our decision.

"The team understood our requirements and confirmed their commitment to adopting a fair and reasonable approach to any claims submissions and assessments. They have an exemplary track record as our insurer which is why we continue doing business with them after 15 years."

Following the devastating flooding to the Dundrum Town Centre on 24 October 2011, which affected some 43 shops and restaurants, Barron recalls the sense of panic that ensued.

"It was a hectic time for all involved. After we were ordered to evacuate, we had to leave the store immediately. Our primary focus was the safety of staff and customers. Once we knew they were safe and accounted for, thoughts turned to the store itself.

"From a commercial point of view, it was a very worrying time for us because of the extent of the damage but thankfully we received an immediate call from Frank Brickley, [internal loss adjustor with Zurich], reassuring us that they would work with us to get us back in



operation as quickly as possible."

For safety reasons no access was permitted to Dundrum Town Centre the day after the flooding. At 9am on 26 October, the day the centre reopened, a full on-site appraisal was carried out by the Zurich team to determine the extent of the loss.

"Water damage to stock throughout the ground floor and basement was extensive. The ceilings and walls were completely saturated and we immediately agreed that the store management should instruct their contractors to commence the repair work," says Brickley.

"We engaged damage control experts and specialist electrical consultants to provide direction with drying out and reinstatement of works."

One of the main challenges identified was in relation to assessing the stock loss and Brickley highlights the sensitivities around dealing with the issue.

"Dealing with damaged stock and how it is salvaged or disposed of is often the most emotive aspect of losses of this nature so it was vital that we dealt directly with John to ensure they had overall control over what happened to the stock.

"We completed this aspect in an efficient manner,

reaching an early agreement with John as to the percentage of stock damaged in the basement and on the ground floor."

The Pamela Scott team and its contractors worked tirelessly to complete the essential service repairs, cleaning and stock replenishment, significantly minimising the disruption to trading. The store reopened only three days after the flooding.

Barron and Brickley both credit the longstanding partnership between Zurich and the Pamela Scott team for achieving this result.

"In order for the store to commence trading in such a short period, a number of key factors had to be agreed in regard to stock and fixtures and fittings, including the implementation of an effective, comprehensive business continuity plan," says Brickley.

Commenting on the experience Barron says: "We are lucky to have such a reliable and experienced team surrounding us including Zurich, our contractors and our staff. Their proactive and efficient approach ensured that we were trading again after only three days, which, based on the level of damage from the floods, was a fantastic result."