

A FALL, A DEMAND, AND A SWIFT RESOLUTION

## When a simple staircase becomes a legal minefield...

Claim Type: Public Liability

Payout: \$50,000

### THE ARCH CLAIMS EXPERIENCE:

**Speed** – Investigated the claim promptly and secured an early settlement

**Clarity** – Assessed liability exposure honestly and kept our client informed throughout

**Support** – Minimised the financial and operational burden on our client

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### What Happened

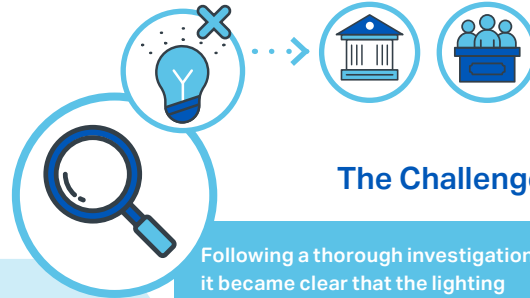
What started as a routine day at the client's premises in New South Wales quickly became a legal matter. A Plaintiff alleged they had sustained injuries after falling down a set of stairs, citing inadequate lighting as the cause. The client received a formal letter of demand from the Plaintiff's solicitor, and the clock started ticking.



### The Fallout

With a letter of demand in hand, our client faced the prospect of a drawn-out legal dispute, mounting defence costs, and the uncertainty of litigation. For any business, that kind of exposure, financial, operational and reputational, is a serious concern. The priority was to act quickly, assess the situation clearly, and find the most practical path forward.

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### The Challenge

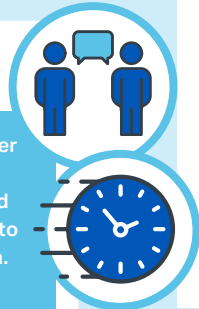
Following a thorough investigation, it became clear that the lighting conditions in the staircase did present a liability exposure for our client. Without intervention, this matter had the potential to escalate into a costly trial, consuming significant time, legal resources, and management attention.

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### Our Approach

Arch's team moved decisively. Rather than allowing the matter to drift toward formal litigation, we engaged directly with the Plaintiff's solicitor to explore an early, informal resolution. Our focus was on reaching a fair outcome efficiently, protecting our client from the compounding costs and disruption that a trial would bring, while keeping the impact on their claims experience to a minimum.



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### The Result

An early settlement was reached, well before the matter could reach trial. Our client was fully covered for their Defence Costs and the agreed settlement amount, with a total payout of \$50,000. The swift resolution meant our client could put the matter behind them, free from the burden of ongoing litigation and with their operations uninterrupted.

