Arch | Insurance

EXPOSED BELT, UNFOUNDED CLAIM

When the evidence speaks louder than the allegation...

Claim Type: Public Liability **Payout:** $10,000

THE ARCH CLAIMS EXPERIENCE:

Speed – Investigated liability swiftly and built a robust defence

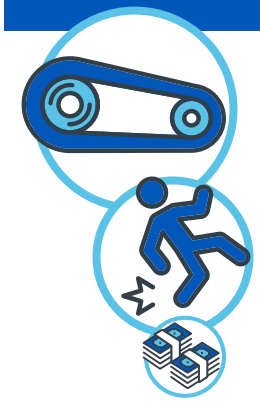
Clarity – Presented a clear, evidence-based case that led to full withdrawal

Support – Stood firmly behind our client when the facts were on their side

1 What Happened



Proceedings were initiated against our client in the Adelaide Magistrates Court following a personal injury claim. The Plaintiff alleged that our client had been negligent in installing a pump with an exposed drive belt, which they claimed posed a safety hazard. The Plaintiff sought damages of $105,000 after slipping and falling on the belt and sustaining injuries.



2 The Fallout

Faced with a formal legal claim and a damages demand of $105,000, our client needed a thorough and well-evidenced defence. The key question was whether the injury had genuinely arisen from any negligence on the client's part.

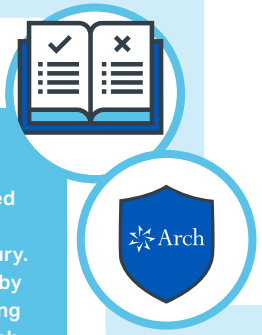


3 The Challenge



With formal proceedings already underway and a $105,000 damages demand on the table, the pressure to settle quickly was considerable. Without a robust, evidence-led defence, our client risked an outcome that did not reflect the true facts of the case, along with the financial and reputational consequences that would follow.

4 Our Approach



We conducted detailed liability investigations and, following a careful review of the facts, formed the view that the client's actions had not caused the Plaintiff's injury. That position was substantiated by expert evidence, giving us a strong and well-supported basis on which to defend the claim.

5 The Result



The claim against our client was fully withdrawn, and our client was indemnified for Defence Costs only, with no settlement required. A clear-eyed investigation and the right expert evidence made all the difference.

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