

Mr E Daffarn
Flat 134 Grenfell Tower
Lancaster West Estate
London

W11 1TQ

Your Ref:
Our Ref: 01/13/21/24601
Tel Ext: 7429
Date: 09 August 2013

Dear Sir,

Our Customer: Kensington & Chelsea Rbc
Incident Date: 29 May 2013

We write with reference to the above claim.

Please note our AMENDED reference in respect of this matter.

We have now completed our enquiries and can confirm that liability is denied on behalf of our Customer.

Our Customer has complied with their statutory requirements in that all required electrical inspections had been carried out and therefore it was not foreseeable that a power surge would occur.

Once our Customer was on notice of the electrical issues, we believe that they acted promptly and reasonably, working with UK Power Networks and their contractor's to identify and resolve the same.

In these circumstances and from the information we have seen, we conclude that our Customer has not been negligent or in breach of any statutory duty. We are therefore unable to offer compensation on this occasion.

We appreciate that you will be disappointed with our decision and whilst we are naturally sympathetic we are unable to deal with your claim.

We respectfully remind you of your right to seek independent legal advice.

Please ensure that our full reference, 01/13/21/24601 is quoted in all communications with us about this matter.

Yours faithfully

Zurich Municipal
Farnborough Casualty Claims
PO Box 107
2 Gladiator Way
Farnborough
GU14 6GB

DX: 140850 Farnborough 4

Phone [REDACTED]
<http://www.zurichmunicipal.com>

Direct Phone [REDACTED]
Direct Fax [REDACTED]

Zurich Municipal is a trading name
of Zurich Insurance plc
A public limited company
incorporated in Ireland
Registration No. 13460
Registered Office: Zurich House
Ballsbridge Park, Dublin 4, Ireland
UK branch registered in England
and Wales
Registration No. BR7985
UK Branch Head Office:
The Zurich Centre
3000 Parkway, Whiteley
Fareham, Hampshire PO15 7JZ
Authorised by the Irish Financial
Regulator and subject to limited
regulation by the Financial Services
Authority. Details about the extent
of our regulation by the Financial
Services Authority are available from
us on request

Noreen Condon
Claims Handler

Important Notes - How we use your information

This notice is important and should be read by the person making the claim. Please ensure that this notice is brought to their attention. In this notice the words "you", "your" and "yours" refer to the person making the claim.

Who will have access to your data?

The information we obtain about you during the course of handling your claim may be held on computer and passed to other insurers and re-insurers for underwriting and claims purposes. In order to administer your claim, Zurich Insurance plc may share personal information provided to us with other companies within the Zurich Insurance Group and with business partners, including companies inside and outside the European Economic Area. This personal information may include confidential health information and other sensitive personal data, such as criminal convictions data. It may also be disclosed to the person, entity or organisation against which you have made a claim and to their authorised business partners, including brokers. If we do transfer your personal information, we make sure that it is appropriately protected.

We may use your information for underwriting and claims purposes, statistical analysis, management information, market research, audits on the handling of claims, systems integrity testing, and risk management. We will only share your information as described in this notice, or where we are required or allowed to do so by law.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL) and (where appropriate) the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). This helps us check information provided and prevent fraudulent claims. When you tell us about any insurance related incident (such as fire, water damage, theft or an accident) we will pass information relating to it to the relevant database. We and other insurers may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud Prevention & Detection

In order to prevent and detect fraud, we may share information about you with other organisations including the Police, conduct searches about you using publicly available databases, check and/or share your details with fraud prevention and detection agencies and undertake credit searches. If false or inaccurate information is provided and

fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt and tracing beneficiaries
 - Checking details on proposal and claims for all types of insurance .
- Checking details of job applicants and employees

Please contact our Claims Handling Team if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Communications may be recorded or monitored to improve our services and for security and regulatory purposes.

Please be aware that both inbound and outbound communication by email may not be secure as messages can be intercepted.

Your consent/information

By making a claim, you consent to the collection and use of your personal information (including sensitive personal data) by us, provided it is used as set out in this notice.