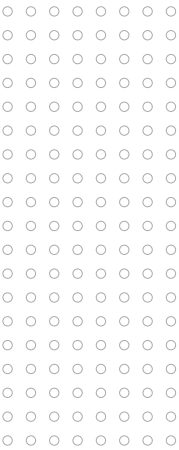


CASE STUDY

# How HUB Partnered with ZS Holdings to Turn a Disaster into Growth

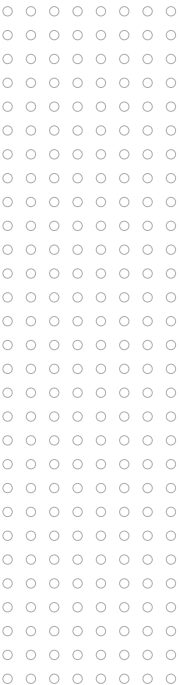
## Executive Summary

A water damage claim and months of haggling with adjusters left ZS Holdings in a bind. Looking for support and relief, they contacted HUB's hospitality team. HUB not only resolved the claim, but also found ways to consolidate ZS Holdings' existing policies, saving them money and moving their business forward.



“We were really impressed by HUB’s tenacity in helping us find a solution. They proved to be a trustworthy and effective partner.”

**Shazma Charania,**  
**Owner, ZS Holdings Ltd.**



### ZS Holdings, Ltd Profile

INDUSTRY: **Hospitality**

FAMILY OWNED BUSINESS: **7 Holiday Inn-Brand Hotels / 2 Restaurants**

LOCATION: **Alberta, Canada**

## CHALLENGE

Holiday Inn & Suites and owner ZS Holdings had an unresolved water restoration claim resulting from a burst pipe that left their ballroom soaked. Months later, adjusters hadn't moved on the hotel's property claim, and restoration was at a standstill.

## SOLUTION

ZS Holdings reached out to HUB's hospitality team to help resolve the claim. HUB advocated for ZS Holdings, and their need to adhere to Holiday Inn standards during the renovation. Soon after, the damaged areas were completely renovated as desired.

## RESULTS

HUB quickly helped ZS Holdings resolve the claim. Next HUB conducted an audit of the company's coverages. This led to consolidating umbrella policies, higher coverage limits and a significant annual premium savings of **\$20,000** for ZS Holdings.

Increasing deductible + Consolidating Umbrella Coverages + Placing all policies with a single carrier = **\$20K total annual savings**

Talk to a HUB hospitality expert about your unique business risks, and tailoring an insurance solution to your business' holdings and budget.

[hubinternational.com](http://hubinternational.com)