

Burst pipe in loft of three-bedroomed house: £45,000 claim

“Morgan Clark took over everything, and they kept things moving. They also advised me to do so many things I would never have thought about if they hadn’t been working on my claim.”

Incident

Mr Macintosh’s three-bedroomed semi-detached house in Kent was unoccupied as he was living elsewhere. Therefore no-one was aware for several days during a very cold spell that a pipe had burst in the loft and water was cascading through the back of the house. The damage, according to Mr Macintosh, was “catastrophic”. Ceilings fell down in several rooms, water leaked into the foundations, and furniture and personal items were ruined.

Mr Macintosh had two different insurers for his building and contents. When he met with their loss adjusters, he realised that he faced a very difficult job in sorting out two separate insurance claims, and felt he would benefit from professional help. He therefore appointed Morgan Clark to handle the two claims on his behalf.

The claim

Morgan Clark immediately took over everything. The priority was to ensure the house was dried out correctly, which was something Mr Macintosh hadn’t thought about, and they brought in experts to carry this out straightaway. They also arranged for secure storage of contents.

Morgan Clark then got the agreement of the appropriate insurer to bring in chartered surveyors who specialise in re-instating properties after water damage. They prepared a specification for the reinstatement and with Morgan Clark discussed with Mr Macintosh his options: in particular, that this provided a cost-effective opportunity to carry out other repairs to the property.

The results

Morgan Clark successfully negotiated a settlement of £40,000 for the re-instatement of the property and £5,000 for contents. They then brought in experienced contractors to carry out the work.

The re-instatement included re-plastering the damaged rooms. Mr Macintosh decided to pay a small amount extra to have the rest of the house re-plastered at the same time, and therefore ended up with a better house than before the incident.

“If anyone had something similar happen to them I wouldn’t hesitate to tell them to use a loss assessor, and would recommend they choose Morgan Clark. They did everything for me.”