

## Fire in landlord's Manchester property: £75,000 buildings & contents claim

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### Incident

Mr Khimji owns a number of commercial and domestic properties in Manchester and consequently has a very stressful and busy working life. One of his properties - a two-bedroomed mid-terrace house – was subject to an arson attack while the tenant was on holiday. The ground floor was almost completely destroyed and there was significant damage upstairs.

Mr Khimji realised he simply didn't have the time nor the experience to handle the insurance claim. He discussed it with his broker who recommended loss assessors Morgan Clark. After meeting with them, Mr Khimji decided to appoint Morgan Clark to manage his claim.

### Claim

Morgan Clark carried out a full assessment of the damage and loss. As part of this, they brought in a specialist firm of surveyors who compiled a fully-costed specification of the work needed to restore the property. This included new partition walls, windows, doors, ceilings and floors, as well as a new kitchen, new electrics and complete redecoration.

According to Mr Khimji, “I didn't have a clue about what to do: I'd never been faced with anything like this before. I left everything to Morgan Clark and they took all the work connected with the claim away from me.”

### Results

Morgan Clark successfully achieved a settlement for Mr Khimji which amounted to £65,000 for re-instating the property and £10,000 for landlord's contents. But more importantly, he was able to continue with his business as normal without the distraction of making an insurance claim: “Morgan Clark handled my case with care and did an excellent job. I was incredibly stressed with what I needed to do in connection with all my properties and I was able to hand the whole claim over to them. I wouldn't hesitate to recommend them to anyone facing a similar problem.”

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Call us today on 0800 0975156 to discuss how we could help with your insurance claim.

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