

in safe hands

keeping your business going in a time of crisis



When fire, flood, theft or other disaster strikes, you need to take immediate action to get back to normal as quickly as possible.

What are you going to tell your customers and your suppliers?
Where are you going to trade from?
What should you do about cash flow?
What are you going to do about your staff?
How will you fulfil your current orders?

You will be surrounded by people offering advice. You could try to handle the complex negotiations yourself, but when it comes to insurance, there are a great many things you need to consider. Are you really confident that you know the full extent of what is involved?

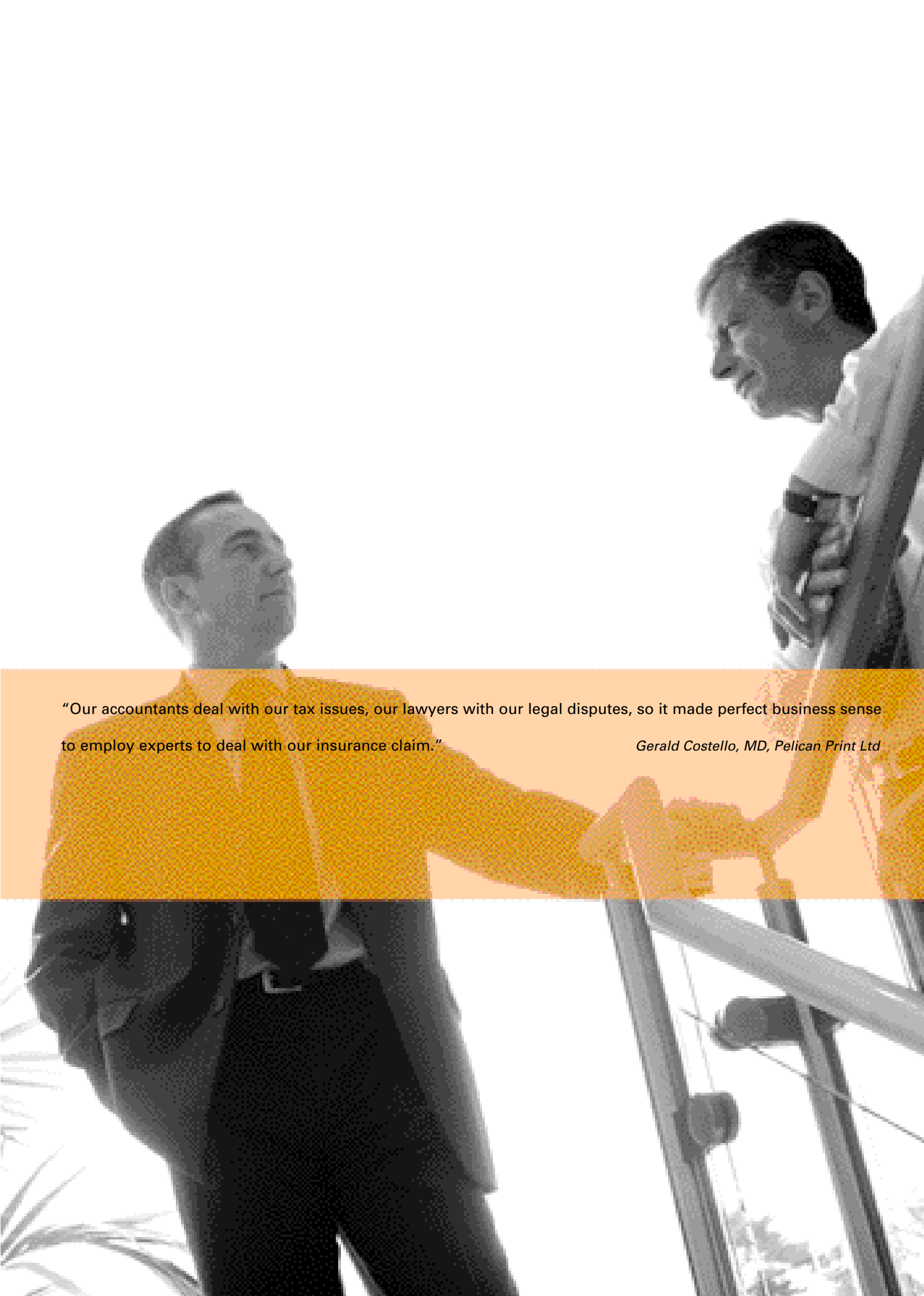
- **Policy conditions and warranties** – have these been breached and if so, are the breaches material to your claim?
- **Underinsurance** – are you adequately covered and if not, what effect will this have on your claim?
- **Business Interruption / Loss of Profits** – predicting what profits would have been achieved, were it not for the incident, is a complicated process that requires the skill of a specialist Business Interruption Accountant. He must have expert knowledge of the intricacies of the insurance policy and how it can best be utilised to maximise the claim. Insurers frequently seek to value Loss of Profits based on past performance only, but there are many other factors that need to be taken into account, such as market trends, seasonal variations and planned growth and changes. All of these influencing factors must be carefully considered in the assessment process to ensure the business is fully compensated for its losses.

- **Business Interruption / Increased Costs of Working** – are you sure you know what this covers and how you can fully utilise the available benefits?
- **Interim payments** – how do you claim the money you need to meet your cash flow requirements?
- **Stock, plant and equipment valuation** – how do you quantify your loss and prove your claim and what effect will obsolescence have on the settlement?
- **Building Reinstatement** – who will decide what is covered by the policy and what is not? How is the wear and tear of your building dealt with? If you planned to make alterations to your building, now is the best time to carry these out. An expert can help you take advantage of potential savings by finding the best way to incorporate these alterations within the reinstatement works.
- **Burden of proof** – it is your responsibility to prepare and fully substantiate all elements of your claim. It is not your insurer or the Loss Adjuster's responsibility to assist you with this.

The point is that there are no right answers. It is all a matter of interpretation. You probably have an idea of what you think the insurance company should pay. They will almost certainly have a lower figure in mind. You will be approached by friendly Loss Adjusters who will tell you that they will be fair to you and that you do not need anyone to prepare and negotiate the claim for you. Don't be fooled. From our experience, the settlement figure they offer could be as much as 50% less than you expected. That's why it is important to act now to seek impartial advice and immediate action from professionals you can trust to look after your best interests.

Don't let a crisis stop your business in its tracks.

the problem



"Our accountants deal with our tax issues, our lawyers with our legal disputes, so it made perfect business sense to employ experts to deal with our insurance claim."

Gerald Costello, MD, Pelican Print Ltd



While you focus on getting your business back on track, Morgan Clark concentrate on speeding up the claims process, resolving problems, offering advice and support, preparing the claim and negotiating on your behalf to reach the best possible settlement.



Who can you trust?

Insurance Company

If they accept liability, their role then is to pay an amount that has been negotiated on their behalf by their Loss Adjuster.

Broker

The Broker puts the policy in place. When you have a claim, their role is to provide advice but not to prepare or negotiate the claim for you.

Loss Adjuster

Employed by the Insurance Company to represent their interests, the Loss Adjusters' role is to:

1. Advise them whether or not to accept liability for your claim.
2. Determine, in their opinion, as to whether you are adequately insured.
3. Adjust your claim where they deem fit for reasons such as underinsurance, overstatement of values, betterment, wear and tear.

Loss Assessor (Linked to Broker or Insurer)

A Loss Assessor which is a subsidiary of, or has a close association with, a Broker or Insurer. Decisions will be made which may not necessarily be in your best interest. For example if the Loss Assessor finds a problem with the cover that has been put in place by the Broker he may not want to draw attention to this.

Loss Assessor (Independent)

The only truly independent Claims Specialist consultants who are 100% committed to you, the Policyholder, and who will work solely on your behalf.

Morgan Clark is a leading Commercial Claims Consultancy employing Loss Assessors, Surveyors and Business Interruption Accountants. Unlike Loss Adjusters and many other Assessors, we are not tied to any Insurance Company or Broker. Working independently, we are free to do whatever is needed to support and help our clients through the minefield of an insurance claim.

Respected throughout the insurance industry, Morgan Clark is regulated by the FSA and is a founder member of the Claims Standard Federation. We offer the expert help and support you need to manage your insurance claim from start to finish. We believe in negotiation rather than confrontation and work closely with the Loss Adjusters and Insurers handling your claim. Because we are completely focused on your claim and totally committed to your best interests, we are in a position to make things happen more quickly than if the process is left to the Insurance Company and their team.

our response

Our clients come from all industry sectors. We help a whole range of businesses from local corner shops to superstores and multi-national chains, pubs and restaurants to breweries and hotel groups, car body shops and local printers to major manufacturers. Why do they choose to work with us? Because they recognise that we are experts in our field and that we will be instrumental in safeguarding the continued success of their businesses.

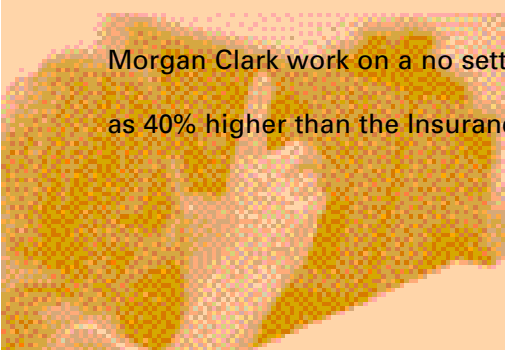
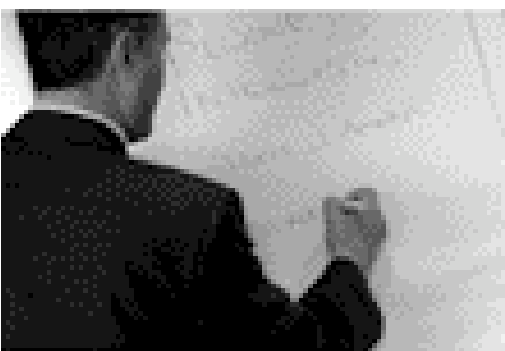
Every insurance claim settlement varies by at least plus or minus 10 – 20%, that's as much as £20,000 on a £100,000 claim. If you don't have a specialist working on your behalf, you are likely to end up at the bottom end of the scale. If you employ a Loss Assessor who is not prepared to negotiate for the highest possible figure or is fearful of doing so because of the possibility of upsetting the insurance company or the Broker, you might, at best, end up in the middle of the scale.

When you employ Morgan Clark, you can be confident that no matter how complex the claim or how detailed the negotiations, we are only interested in the successful recovery of your business and achieving the maximum settlement.

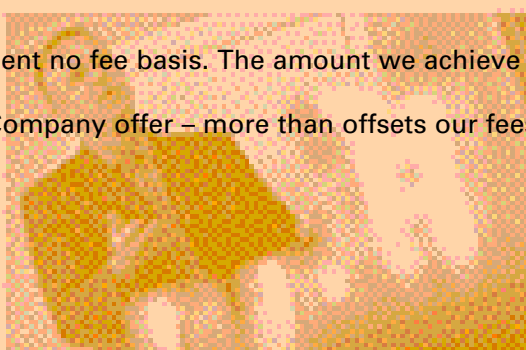
Working on a no settlement, no fee basis, we prepare the various heads of claims which could include separate claims for Business Interruption, Buildings, Stock, Contents and Fixtures and Fittings. Our tough, integrated approach gets things moving very quickly. As well as taking over all the negotiation, paperwork and advising on the complex technicalities of the claim, we will keep control of the following on a day-to-day basis:

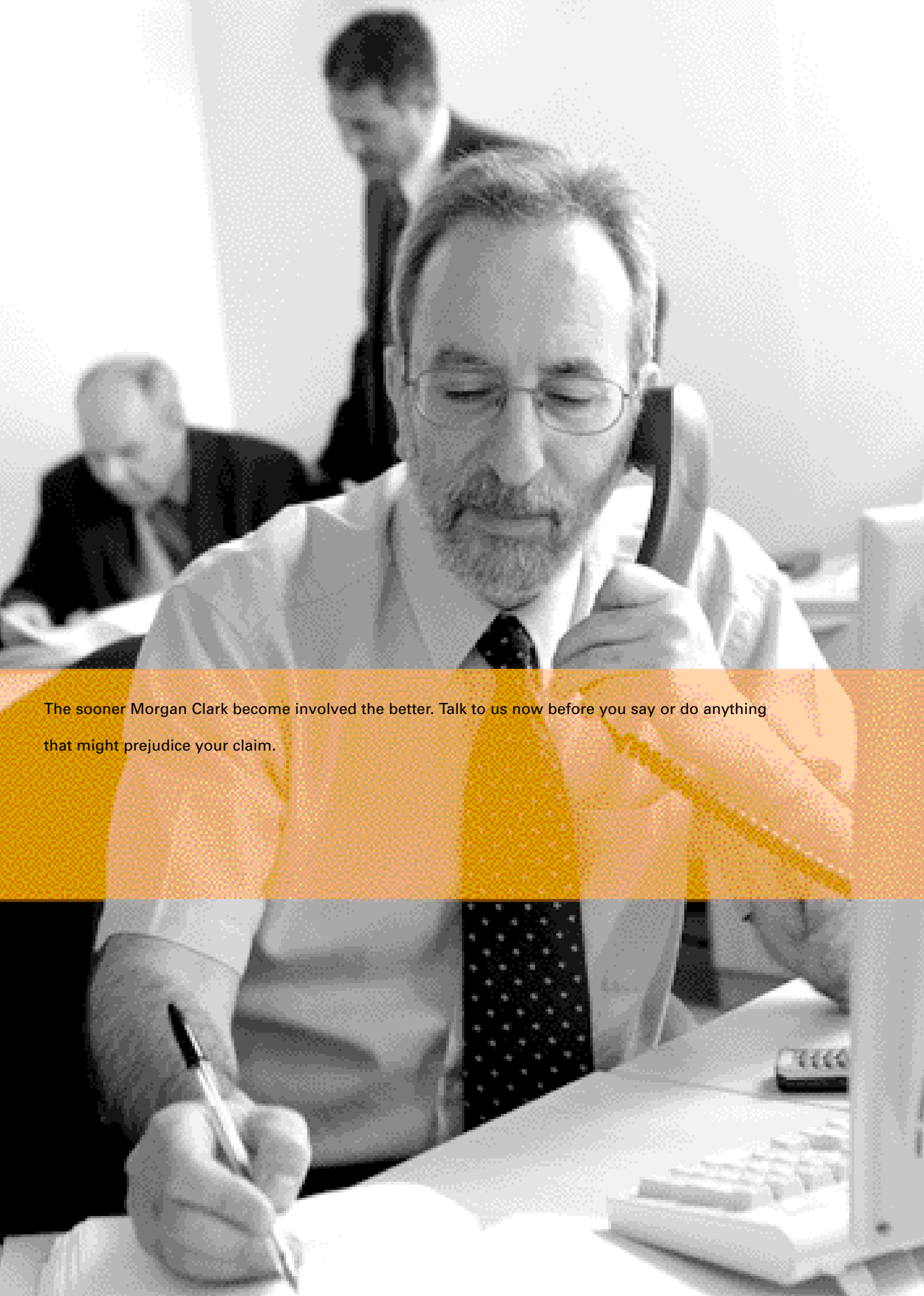
- Review policy cover including warranties and endorsements and establish policy liability.
- Provide immediate action and advice on issues such as temporary premises, retaining staff and establishing what costs will be covered by the policy.
- Determine values at risk and adequacy of sums insured.
- Deal with any aspects of underinsurance i.e. average and indemnity.
- Attend all meetings with Insurers, Loss Adjusters and Business Interruption / Forensic Accountants.
- Prepare and negotiate claims for emergency interim funds to help prevent major difficulties arising due to cash flow problems.
- Prepare and substantiate all claims and negotiate final settlement.

our approach



Morgan Clark work on a no settlement no fee basis. The amount we achieve - in some cases as much as 40% higher than the Insurance Company offer - more than offsets our fees.





The sooner Morgan Clark become involved the better. Talk to us now before you say or do anything that might prejudice your claim.



It makes sound business sense to appoint an independent Loss Assessor who will be 100% committed to you and will handle the claim on your behalf. Although there are more than 200 firms in the UK, there are only a handful who specialise in commercial claims.

All of the specialist companies are experienced and will do a reasonable job. We have all handled claims ranging from fifty thousand pounds to several million. We can all quote a list of blue chip companies that we have worked for and provide glowing references from satisfied clients.

The critical question is do you want a reasonable job, or an outstanding result? Do you want a company who will agree settlement at a figure that they are comfortable with or one that will push for the extra 10% that you maybe entitled to?

Do you want a company that has set ways of working or do you want a company like Morgan Clark with a modern and flexible attitude that is in tune with what is happening in today's commercial world?

Morgan Clark's hand picked specialists have been selected for their individual experience and are leaders in their own particular areas of expertise. Based in offices around the UK, we are in position to react immediately whenever and wherever you need help. Our success is measured by the number of companies that we have helped survive, and grow, through a period of crisis.

At a time when it is difficult to see the future clearly, you need to know that you have expert help at hand. With Morgan Clark on your team, you have access to the expert skills and advice you need to get your business back on track.

our service



Don't take risks with the future of your business – call Morgan Clark today.

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