

Fire in landlord's three-bedroomed rented house: £60,000 re-building claim

"I didn't know which way to turn, until Morgan Clark arrived. As soon as they took over my claim, the insurer accepted liability. Everything then ran so smoothly: they did everything on my behalf, and they were incredibly efficient, professional and understanding."

Incident

Mr Nyarko's three-bedroomed house in Thornton Heath, Surrey, was rented out to tenants. When a massive fire took hold, it was completely razed to the ground: just the exterior shell remained.

The fire had started mysteriously and the cause was not immediately apparent. Mr Nyarko therefore faced what could be a lengthy forensics examination. He realised that, as he had absolutely no experience with insurance claims, this could be a very difficult process. He therefore turned to loss assessors Morgan Clark to handle his claim.

The claim

Mr Nyarko experienced the benefits of engaging Morgan Clark immediately. While the insurer's forensic scientists conducted long and intensive face-to-face interviews with Mr Nyarko's tenants, they were happy simply to carry out a much briefer interview with him over the telephone, as they had already received ample information on his behalf from Morgan Clark. Although the cause of the fire was never identified, discussions with Morgan Clark led to a speedy acceptance of liability by the insurers.

Morgan Clark then brought in specialist surveyors to prepare a specification and scope of works for the reinstatement of the house. They also discussed with Mr Nyarko his options within the limits of the insurance cover: in particular, that this could offer an opportunity of replacing any out-dated fixed items lost in the fire with other more modern items.

The results

After extensive negotiations with the insurer's loss adjuster, Morgan Clark achieved a settlement of £60,000 to re-instate the property. Through careful planning, the specialist surveyors were able to include a number of extras in the specification, including wooden flooring, down-lighters and double glazing. As a result, the property was re-built to a more modern specification at no additional cost, giving Mr Nyarko far better rental returns.

"I started with an old-fashioned house built in the 60s; I now have a 21st century dwelling. In short, I ended up with a much better house than before, at no extra cost."