

Cricket club fire: £161,000 insurance settlement

“The Club was struggling with the fact that it was under-insured and didn’t know how to proceed. In the end, with Morgan Clark’s help, it received a substantial cash settlement and, combined with fundraising efforts, was able to build a fantastic new pavilion.”

Incident

Following an arson attack at a Kent cricket club, the pavilion was almost completely destroyed and was beyond economical repair. But over the years the Club had not maintained insurance at a level to cover re-instatement let alone a completely new building.

The insurer’s loss adjuster immediately rejected the claim, stating that the policy’s security conditions had been breached. The committee felt out of their depth dealing with this and, to protect the interest of their members, felt they needed professional help. They therefore turned to Morgan Clark to take over the claim.

Claim

Morgan Clark proved that the policy conditions had been complied with. It then started negotiations with the loss adjuster for a substantial cash settlement covering both the building and contents which, when combined with fundraising, would cover the costs of building a new pavilion.

Morgan Clark also handled tenders and quotes for the new pavilion.

Results

The insurance company agreed to the full settlement figure of £161,000 and, after a successful fundraising campaign, the Club now has a modern purpose-built pavilion.

“The insurance company contested liability, but Morgan Clark was able to prove full compliance with the policy. As a result, a substantial cash settlement was successfully negotiated.”

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

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