

Large dental practice fire: £200,000 insurance settlement

“Trying to do it ourselves and run the business at the same time was proving difficult and very stressful. It was a huge relief to have someone working on our behalf handling all the issues.”

Incident

A fire caused significant damage to a community health centre in Northamptonshire. While the dental practice on the top floor did not suffer structural fire damage, it was badly affected by smoke and soot.

The insurer's loss adjuster immediately agreed to cover the cost of relocating the practice's six dentists, but challenged the need to replace valuable equipment and sterile fittings, claiming they could be cleaned and re-used.

The practice's management realised it was going to be very difficult and time-consuming to handle the complex insurance negotiations and also manage the business during this stressful time. It therefore turned to Morgan Clark.

Claim

The loss adjuster insisted that equipment and fittings could be restored by cleaning. Morgan Clark brought in a specialist fire damage restoration company to inspect the practice and as a result presented an argument to the insurer for complete replacement:

- There was likely to be considerable hidden damage to dental equipment. Soot and smoke would have penetrated sealed units and over time this could lead to corrosion and ultimately equipment failure.
- Patient hygiene was at risk: soot particles from overhead equipment, lamps and suspended ceiling panels could easily fall in patients' mouths. This could lead to public liability claims in the future.
- Manufacturers' warranties would be invalidated if equipment was stripped down and cleaned.

Results

The insurer finally accepted the case for replacement of all equipment, fittings and ceilings and the extended temporary accommodation costs, with a final claim value of approximately £200,000. The practice was completely refitted and eventually the six dentists moved back into a fully-restored modern practice.

“Morgan Clark exceeded our expectations. They took a huge burden away: there was enough trauma in dealing with our patients while we were in different premises without having to worry about the insurance claim as well. I wouldn't hesitate to recommend them to anyone experience something similar.”

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

www.morganclark.co.uk