

## Second arson attack at factory: full settlement despite initial suspicions

***"If Morgan Clark had not been on board, we would not be here now. They took over everything, which allowed us to get on with managing the recovery of the business. The real difference was they knew the rules of the game."***

### Incident

Baglan Pallets rented premises on an industrial estate where there were repeated incidences of crime. The business had already suffered an arson attack but fortunately stock reports were available to substantiate the insurance claim. The owner, Mr Diamond, decided to deal with the insurer direct.

Ten months later, and before the first claim was settled, an arsonist struck again. Again, Mr Diamond entered into negotiations with the insurer, who was now represented by a new loss adjuster. According to Mr Diamond, he "took a very dim view of everything. It was like talking to a brick wall. He decided we had set fire to the premises ourselves and dealt with it in a very protracted way."

### Claim

Mr Diamond continued to pursue the claim himself but, as the weeks went on, his brokers suggested that he talk to loss assessors Morgan Clark.

This changed things considerably: "Someone from Morgan Clark came to see me the next day. The real difference was that they knew the rules of the game. They took over everything, which allowed us to get on with managing the recovery of the business. We heard from Morgan Clark on almost a daily basis and, if we ever needed to speak to them, our call was always returned within an hour."

### Results

Within seven weeks of this second fire, a full settlement was received. This rapid receipt of money was critical to securing the future of the business. But that was not the only difference made to the claim by Morgan Clark: according to Mr Diamond, "I estimate we would have been about £50k down if we had not used Morgan Clark."

A major contributor to the size of the settlement was the claim for business interruption (loss of profits and increased cost of working), a highly-specialised area which needs expert handling.

***"Morgan Clark is a very professional firm, and its team of consultants know what they are doing and are good at it. They saw exactly what the problem was - I needed cash to survive – and they did a fantastic job."***

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

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