

## Pub chip pan fire: successful claim for refitting and full business interruption

***"Morgan Clark took away all my worries about form filling. They knew all the procedures and gave me peace of mind so I could concentrate on keeping the pub going. It was a very stressful time and would have been more stressful if Morgan Clark had not been involved."***

### **Incident**

The Swan Public House was extensively damaged after a chip pan caught fire. The publican had never experienced destruction on this scale before and was aware of the value of using a loss assessor. So he called Morgan Clark who then took over the insurance claim on the business's behalf.

### **Claim**

The paperwork involved was extensive. Small print in the insurance policy meant the publican had to provide proof that he had maintained the equipment adequately. Morgan Clark was able to work with him to produce this: "It was a very stressful time and would have been more stressful had Morgan Clark not been involved."

### **Results**

Morgan Clark's expertise ensured that the claim included not only the costs for refitting and redecorating the pub, but also for business interruption. This covered the loss of trade while the pub was being restored plus the cost of sourcing food from an outside supplier.

***"Without Morgan Clark, we'd have lost out financially. We would have missed out on things which were obviously claimable, but we didn't know about this. They were excellent because they had the experience to claim for the full entitlement."***

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

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