

Mosque destroyed by fire: £350,000 cash settlement

“Morgan Clark successfully negotiated the payment to the Trustees of a substantial cash settlement to cover the re-instatement of the mosque, despite considerable policy complications.”

Incident

Wales' largest mosque was housed in a converted warehouse which had previously been used by a television company. While the façade remained, the inside was carefully converted into a religious facility for the local Muslim community, acting as a social and education centre as well as providing the rooms needed for regular worship.

Much of the inside of the building was gutted after a mentally-ill man set fire to a pile of papers in one of the prayer rooms. About a quarter of the building was completely destroyed, while the rest was damaged by fire, smoke or water from fire brigade hoses.

The mosque was owned by a board of Trustees who, after discussions with an architect, realised that the insurance claim was going to be very complicated. They therefore turned to Morgan Clark to handle the claim on their behalf.

Claim

The Trustees had already started working on plans for an elaborate new mosque: designed by Egyptian architects, it would become a landmark building. They therefore felt that the best outcome for the insurance claim would be a cash settlement which could be put towards the new multi-million pound scheme.

Morgan Clark brought in specialist surveyors to assess the damage and compiled a specification for the re-instatement. There were however complications over the payment as the ownership structure of the mosque was extremely complex.

Results

Despite the considerable complications over ownership, Morgan Clark eventually successfully negotiated a cash settlement of £350,000. This will now be put towards the cost of the new mosque.

“The substantial cash settlement will now be put towards the project to build a new multi-million pound landmark mosque serving the local community.”