

## Flood at public house: substantial renegotiation of settlement and refurbishment to avoid long-term problems

***“The insurance company initially put a reserve of £30,000 on our claim based on getting the business running again in a matter of weeks. Morgan Clark successfully argued our case and the final claim was £186,500.”***

### Incident

The Surrey Inn, a large Grade II listed building, was flooded by two feet of contaminated water when a nearby river burst its banks. This happened just before the critical trading time of Christmas and New Year.

The insurance company immediately sent a flood restoration company to the site who simply installed two dehumidifiers, while the loss adjuster pushed to get the business trading quickly to fulfill most of its Christmas bookings.

The Inn owners knew the problem was far more severe and believed the refurbishment was being rushed. It therefore asked Morgan Clark to take control of the claim.

### Claim

Morgan Clark's claim consultants immediately brought in a professional flood restoration company. They dealt quickly with the health hazard posed by the contaminated flood water by stripping out saturated floors, plaster and furnishings. Only then did they install dehumidifiers to draw water from the structure of the building.

However the loss adjuster continued to try to save the Christmas trade. Morgan Clark also insisted the severity of the flood and the brick-and-timber construction needed time to dry out completely and also a specialist qualified surveyor to assess the structural damage.

### Results

Morgan Clark negotiated with the insurer to allow the owners' preferred and highly-experienced builder to carry out both the emergency works and the subsequent reconstruction. More walls and ceilings were removed to expose contaminated timber, which enabled thorough drying out; the timbers were then treated with a fungicide to prevent wet and dry rot.

The insurance claim took six months to finalise. The loss adjuster had initially put a reserve of £30,000 on the claim. Morgan Clark successfully argued against this short-term approach and the final successful claim for £186,500 covered the re-building works, stock, contents, fixtures and fittings, and business interruption including loss of profits for the Christmas trade and the following months. Most important, it ensured the pub was restored appropriately and for the long term.

***“With Morgan Clark's professional help, the pub was properly restored for the long term, not patched up with hidden problems we'd have to face in the future.”***

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

[www.morganclark.co.uk](http://www.morganclark.co.uk)