

Flood in historic pub: successful £500,000 claim

“The historic pub was suddenly put out of business by major flooding. Morgan Clark took the burden away from the owners, whose lives had been completely devastated. They handled everything, from the initial crisis through emergency funding and compiling the extensive claim on to the eventual re-instatement of the building and the business, providing vital support for the publicans every step of the way.”

Incident

After a prolonged period of torrential rainfall, vast areas of Worcestershire were hit by major flooding. A large public house near Great Malvern was completely engulfed: water swept through the picturesque beer garden and poured into the ground floor and cellar. The owners, who lived upstairs, had to jump out of windows and swim across the road to reach safety.

The pub was a listed building, with ancient exposed timbers and brickwork. The owners quickly realised the enormity of what they faced: not simply the re-instatement of their historic property but also the survival of their business. The most pressing worry was that, if the pub couldn't trade, they would have no income at all. They decided they needed specialist help at this difficult and stressful time and so turned to Morgan Clark.

Claim

Morgan Clark's team of specialist commercial loss assessors took over everything:

- They urgently negotiated with the insurer for emergency funding for the publicans to support them while they were not trading.
- They brought in a specialist restoration company who carried out the enormous and complicated task of stripping, decontaminating and drying the substantial property.
- They introduced a specialist firm of chartered surveyors to prepare a detailed specification for re-instating the listed building.
- They compiled an extensive business interruption claim based on projected turnover during the indemnity period.
- They compiled the rest of the claim, comprising buildings (£300,000) and contents/stock (£100,000).

Results

The insurer covered the entire claim which totalled £500,000:

- The owners were able to survive financially while the pub was not trading.
- The full business interruption claim for the indemnity period totalling £110,000 was met.
- The claim was paid in its entirety, covering the building, outbuildings, gardens, stock and contents.
- The pub was fully restored to its original specification by specialist contractors, in accordance with listed building regulations. It is now back fully trading.

“As a cash business, it meant that if the pub wasn't trading the owners would have no income. Morgan Clark quickly negotiated emergency funding which meant they didn't have to worry about finances on top of everything else at this stressful time.”

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

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