

Thatched cottage fire: £528,000 insurance settlement

“We were well treated by our insurer, but I don’t think the results would have been the same if Morgan Clark had not been involved. They took a massive amount of pressure off us.”

Incident

Mr & Mrs Bolden were watching rugby on television when a neighbour noticed smoke coming from their thatched roof. Within minutes, the roof was alight and their home was rapidly reduced to a blackened shell: only the four walls and chimneys remained.

Once negotiations started with the insurer, Mr Bolden realised he faced a difficult process as the insurer’s loss adjuster disputed even the smallest details. He therefore appointed Morgan Clark to take over the extensive and complicated claim.

Claim

After inspecting the property, Morgan Clark advised that the house was beyond economic repair. Not only would there need to be extensive use of expensive authentic materials, but also considerable additional work would be needed to ensure the traditional design met current building regulations.

Mr & Mrs Bolden were very attached to the heritage of their house, but they realised most of the historic features had been lost. The challenge was to convince both English Heritage and the local Conservation Officer that the building should be de-listed and completely rebuilt as a modern property.

This was therefore an opportunity to create a new dream house. But the couple wanted a substantial cash settlement up-front to have the freedom to build what they wanted, without constantly seeking approval from the insurer. And, as this would take longer than re-instatement, they also had to claim for extended temporary accommodation.

Morgan Clark started negotiations with all parties involved: the insurer, the Conservation Officer and English Heritage. They also brought in a specialist surveyor to draw up an appropriate and comprehensive specification.

Results

- English Heritage accepted the house was too badly damaged to save any original features and de-listing was agreed.
- The insurer challenged Morgan Clark’s specification for the new property but after extended negotiations it was accepted.
- A generous cash settlement of £528,000 was agreed, including VAT and a contingency for unforeseen costs, giving Mr & Mrs Bolden the freedom to create a new dream house.
- The extended period for temporary accommodation was fully covered, including three moves.

“We left that night with some furniture and only the clothes we were wearing. A couple of weeks later we started haggling with the insurer over the cost of some new clothes and I realised I didn’t want to be doing this over every little thing for the next few months.”

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

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