

Thatched cottage fire: £229,000 insurance settlement

“I hope I never have to go through anything like this again, but if I did I would be in touch immediately with Morgan Clark. They made it so much easier to cope with and you always felt that they had your best interests at heart. I couldn’t have wished for more professional, helpful and reassuring people working on my behalf.”

Incident

Mary Richardson’s beautiful 17th century thatched cottage was completely destroyed after a fire caused by the wood-burning stove. The cottage, which was a listed building in an Area of Outstanding Natural Beauty, was her pride and joy.

Miss Richardson had recently been made redundant and was working as a temp, so would not be paid if she took time off work to handle the insurance claim. She also recognised that, despite several years working in the insurance industry, this was likely to be a complicated claim because of the unique heritage of the cottage. Following discussions, she therefore appointed Morgan Clark to handle the claim.

The claim

The greatest challenge faced was to comply with the complicated demands of both the Conservation Officer and modern building regulations. For example, the Conservation Officer insisted that the original wattle-and-daub walls were re-instated; the local building inspector stipulated that the chimneys had to be higher than before for safety reasons. This would not be a straightforward restoration project.

Morgan Clark brought in specialist surveyors who drew up a comprehensive specification to satisfy both parties. However this took the extent of claim far beyond like-for-like replacement covered by the policy. In addition, Miss Richardson would need far longer in temporary accommodation while this complex project was carried out.

Morgan Clark put together a detailed claim and started negotiations with the insurer.

The results

After protracted negotiations:

- The cottage was restored to its former glory.
- The full claim of £229,000, covering building and contents and beyond like-for-like, was accepted by the insurance company.
- Both the Conversation Officer and local building inspectors agreed to the specification and the work was carried out exactly as Miss Richardson wanted.
- Her extended time in temporary accommodation was fully covered.
- As part of the refurbishment, a new kitchen and bathroom was installed.

“Although I had worked in insurance for years, the size and scope of the job needed a professional to take it over, remove the stress and allow me to get on with sorting out the rest of my life. Morgan Clark understood I was under stress and acted as the lynch pin between the loss adjuster and the surveyor, but kept me informed at all times. I wouldn’t hesitate to recommend them.”

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

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