

Severe fire and smoke damage to a five-bedroomed house in Berkshire

“I am absolutely certain that if we had been handling this claim ourselves, we would not have ended up with the house we now have. We had no experience of making such a large claim and we just didn’t know what to do. Morgan Clark took the pressure away from us in what was a very distressing situation.”

Incident

Mrs & Mrs Osbourne’s lives were devastated following a chimney fire in the loft of their large house. The roof and master bedroom were completely gutted, and there was extensive smoke and water damage throughout the rest of the house, making the house uninhabitable.

The couple realised the insurance claim was too complicated for them to manage themselves. After reviewing what was available, they appointed Morgan Clark to handle it on their behalf.

Claim

Morgan Clark then took over every aspect of the claim from the couple. They:

- Acted swiftly to overcome urgent problems, supervising a fire & flood restoration contractor to carry out emergency ‘make-safe’ work.
- Found temporary accommodation nearby which Mr & Mrs Osbourne could move into immediately.
- Carried out a full assessment of the damage and loss and compiled the very complicated insurance claim on behalf of the couple.
- Advised on the appointment of specialist chartered surveyors to carry out the restoration work.

Results

Mr & Mrs Osbourne received full settlement of their insurance claim and the house was restored to its original condition. The couple were also able to use this as a cost-effective opportunity to build an extension and carry out major alterations to their house. They have now moved back into a more luxurious home than before.

“Morgan Clark fought on our behalf against the insurance company and got things done we simply would not have achieved. We received a higher settlement and they did a better job than if we had handled this ourselves. We’re just not the sort of people who like to fight, and for anyone like us I would recommend that they used Morgan Clark.”

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

www.morganclark.co.uk