

Fire destroyed garage and motorcycle workshop: £44,000 settlement for rebuilding to modern standards

“We both lead very busy lives and had a very hectic summer ahead of us. We simply didn’t have the time needed to handle this, and nor did we have the technical knowledge to deal with the complications over building regulations. Morgan Clark ensured that we could sail through it all without any hassle.”

Incident

Mr Howers, a keen motorcyclist, had converted the garage running the full length of his house into a workshop for repairing vintage motorcycles. When a fire took hold, it was so intense that everything was destroyed. Smoke damage also spread into the adjoining house.

Mr Howers felt that agreeing a settlement for the garage contents, including the bikes under repair, would be relatively simple. But he feared that the buildings claim could be very complicated. As he and his wife both led busy lives with demanding jobs, they decided to engage a professional loss assessor. They were advised by friends who had previously been through a similar experience to choose Morgan Clark.

Claim

Morgan Clark first ensured safe demolition of the workshop. They then started the process of preparing a claim for re-instating the building, and brought in specialist chartered surveyors to work on the project. It was soon clear that this would not be straightforward: the old structure was built to meet 1980s regulations, and modern standards are far more stringent. A completely new design was needed.

An added complication was that the property is built on clay. To meet modern building regulations, the new workshop would need to be a more sophisticated structure with a concrete foundation. Because of the clay soil, this could cause structural problems for the house if the two buildings were attached to each other. Morgan Clark and the surveyors liaised with the local authority and agreed a structure which would meet regulations without compromising the integrity of the house.

Results

The final design used a concrete ‘raft’ as a foundation and left a one-inch gap between the new workshop and the house while still having an inter-connecting door. Once it was approved by the local authority, the insurer agreed to the substantial £44,000 claim for re-building the workshop to current building standards plus cleaning and decorating the house.

“Insurance companies have an interesting view of the world which isn’t very realistic. With Morgan Clark involved, it made the whole process considerably better than it might have been.”

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

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