

Widespread flooding: long-term re-housing and increased settlements

“Morgan Clark stepped in immediately to ensure our families were housed safely. They then took on the burden of negotiating with our insurers so we could get on with putting our lives back in order.”

Incident

Following a period of high rainfall, a stream in Waltham Abbey burst its banks. Properties in the town were flooded by contaminated water as the drainage system in the road had failed to cope with the volume of water.

In the aftermath of the flood, many of the inhabitants turned to Morgan Clark to take over their complicated insurance claims. At one point, it was acting on behalf of 15 home owners in one street.

Claim

Morgan Clark's priority was to negotiate with the insurers for the cost of temporary rented accommodation or, for those who preferred to stay with friends or family, an alternative cash allowance. Once that was agreed, it turned to the buildings and contents claim.

The insurers and their loss adjusters were keen to carry out repairs quickly to save money on alternative accommodation. Morgan Clark however insisted that the repairs gave a permanent solution rather than just patching the properties up. Failure to dry out the properties thoroughly and a lack of specialist treatments could lead to wet and dry rot problems in the future and lower house values.

Results

As a result of Morgan Clark's negotiations with the insurers, claim values between £15,000 and £50,000 were successfully achieved, depending on the type of property and the severity of the flooding.

The buildings were allowed to dry out properly and were treated with appropriate treatments to prevent further damage through rot. Carpets, kitchen units, furniture and electrical goods were replaced and ground floors, stairs and landings redecorated.

Morgan Clark also successfully negotiated substantial cash settlements for those residents who wanted to carry out work on their houses themselves.

In most cases the final settlements achieved by Morgan Clark exceeded the loss adjusters' original figures by 30 to 50 per cent and in some cases was more than double the original offer.

“Without Morgan Clark, we would have had a far low settlement figure. Their work on our behalf made a vast difference.”

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

www.morganclark.co.uk