

Domestic flood: speedy settlement to get life back to normal quickly

"Usually with insurance companies everything is so drawn out and painstaking. You've got to deal with all of that while trying to sort out everything else that needs doing. But Morgan Clark took over everything."

Incident

While having a brook running through the bottom of the garden is attractive, it can pose a risk after heavy rain. Fourteen years previously, the brook at the bottom of the Bakers' garden had flooded and the house had been inundated with water. This had culminated in long and difficult negotiations and months out of their house.

When the brook burst its banks again and flooded their house, the Bakers quickly realised they faced months of misery again unless they sought professional help. They therefore contacted Morgan Clark to handle the claim on their behalf.

Claim

The Morgan Clark team put together a detailed claim for alternative accommodation, damaged building and contents. As the Bakers had previous experience of such losses, they were familiar with many of the areas the claim could cover. However Morgan Clark extended this further: for example, it included items which had been in the garden shed, and shoes stored in the downstairs cupboard, all of which would have to be replaced.

Results

Morgan Clark's claim covering alternative accommodation, repairs to the house and the loss of contents was accepted in full by the insurers. As well as payment for the refurbishment, the Bakers received a substantial lump sum to replace everything they had lost. Most importantly, the family could move back into the property very quickly.

The value of using Morgan Clark was demonstrated by the experience of the Bakers' neighbours. A family living in a property three doors away only moved back into the property 12 months after the flood: a substantial time after the Bakers.

"This had happened to us 14 years before so we knew what was in front of us. We were completely depressed, knowing we were in for months of misery trying to sort it all out. It would be so tiring. Morgan Clark changed all that."

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

www.morganclark.co.uk