

Flooding to listed cottage: full settlement for owner to carry out repairs

"I don't think I would have been as well rewarded if I had processed the claim myself. I just would not have known the procedures."

Incident

Mr & Mrs Shreeve had lived in their 300-year-old cottage for over 40 years and were devastated when it was flooded with six feet of water. It was completely uninhabitable, with severe damage to the timber construction. In addition, infiltration from the contaminated water posed a threat to health.

The couple realised they didn't have the knowledge needed to make such a complicated claim. They therefore turned to Morgan Clark to handle the claim on their behalf.

Claim

Morgan Clark compiled a claim covering every aspect of the incident, including compensation for the upheaval caused by the flood. This was just one of the areas the Shreeves would not have considered if they had handled the claim themselves.

One complication was that Mr Shreeve did not want builders involved, preferring to undertake the repair work himself. Typically insurers will want to use their own contractors, but Morgan Clark advised Mr Shreeve that he was perfectly entitled to carry out the work himself, and that this could be covered by in the claim.

This however made it even more important to ensure early release of funds to cover the cost of his work.

Result

The claim was met in full by the insurer, including:

- Agreement for Mr Shreeve to carry out the work himself.
- Full payment for alternative accommodation.
- Speedy release of funds to pay for the repairs.
- Full cover for the costs of the raw materials.
- Plus a lump sum to pay for Mr Shreeve's time to carry out the work.
- Compensation for the upheaval to their lives.

"There is no question that Morgan Clark managed to get the payment through much quicker than we could have done. They were so professional."

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

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