

## Domestic flood: ripping out and re-working previous poor restoration

***"I was still unable to move back in because the work by the insurer's contractor was terrible. After Morgan Clark came on board, they brought in a contractor who carried out the work to a much higher standard and finally I could get my life back in order."***

### Incident

Mrs Walters woke one morning to find her home ankle-deep in floodwater. Her bungalow in Wraysbury, Middlesex, was one of the many properties overrun when the newly-constructed Jubilee River Flood Relief Channel burst its banks.

Mrs Walters contacted her household insurer, who then sent in a loss adjuster. He didn't advise Mrs Walters, however, that she was free to appoint a contractor of her own choice. The loss adjuster's own contractor was then asked to carry out the work but he took many weeks to arrive. When he finally carried out the repairs, they were not to an acceptable standard.

While all of her neighbours had moved back into their homes, Mrs Walters remained in a caravan in the garden. Despite continued contact, the contractor would not come back to re-do and complete the repairs.

Mrs Walters finally sought legal advice. Her solicitor advised her to use a loss assessor, and recommended Morgan Clark. She therefore appointed Morgan Clark to handle the claim on her behalf.

### Claim

Morgan Clark immediately removed the insurance company's contractor. Its own preferred surveyor produced a revised scope of works which included repairing the faulty work of the previous contractor. Morgan Clark then presented a claim for this to the insurer.

### Result

The insurer agreed to pay the new claim in full and accepted the revised scope of works. The work was completed by an experienced contractor and Mrs Walters finally moved back into her house almost 20 months after the original flood.

***"The insurer was looking to cut costs by using their buying power to negotiate rock bottom fees with contractors; but the work was consequently extremely poor. I was left in the lurch."***