

## Annexe fire in Notts: £85,000 buildings and contents claim

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### Incident

Mr Dyer had an unoccupied annexe in the garden of his house in Nottinghamshire. Mrs Dyer stored some of her clothes there and to protect them they regularly used a de-humidifier for short periods. One afternoon, 10 minutes after they had turned it on, they saw smoke pouring from the annexe. The fire brigade arrived within 20 minutes but the interior of the building was gutted and all contents lost.

### Claim

Mr Dyer had insured the annexe and its contents separately from the main house. He contacted his insurer but was told he was under-insured and would be lucky to receive anything. When the insurer's loss adjuster arrived, he implied that they had set fire to the annexe themselves.

Mr Dyer realised the claim was going to be a very difficult. After speaking in length to a representative of Morgan Clark, he engaged them to take over control of the claim.

The insurer then carried out a detailed forensic examination of the building and eventually accepted that the de-humidifier had caused the fire. There then followed difficult negotiations over the re-instatement works. Mr Dyer felt the insurer's nominated contractor did not have the necessary expertise: “They were painters and decorators and weren't appropriate for dealing with a burnt-out property”.

Mr Dyer decided he would rather use his own local building contractor and oversee the work himself. He therefore wanted a cash settlement, but there was a risk that this would not be sufficient.

There was also a dispute over contents cover. Mrs Dyer's clothes in the annexe had cost far more than the £5,000 policy limit. Morgan Clark therefore invoked the main house's cover for temporary removal of contents.

### Results

After protracted negotiations, the insurer agreed to the following:

- A cash settlement of just under £60,000 for the buildings claim, much higher than Mr Dyer had expected and sufficient to cover the cost of using his own contractor to carry out the re-instatement.
- A settlement of £13,000 for contents, which comprised the full £5,000 for the annexe contents cover plus £8,000 for temporary removal of contents from the main house.

According to Mr Dyer, “Morgan Clark negotiated a far better settlement than I expected and more than earned their fee. They achieved this because they have expertise and experience in dealing with insurers.

“In particular, they put several choices to me on how to proceed, and their care and attention meant everything eventually went well. At the beginning I wondered if I would get anything out of the insurer and in the end I received what I believed I was due.”

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

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