

Suspicious break-in at Berkshire power tools retail unit: successful £40,000 claim

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Incident

Tools4Trade is a successful business selling a wide range of hand and power tools. Based in an industrial unit on a Slough trading estate, its premises comprise a shop and office on the ground floor with a mezzanine area for stock.

When the owner Mr Sur arrived to open up one morning, he discovered that there had been a failed attempt to break in to the premises. As nothing was taken, he didn’t report it. Four weeks later, however, there was a successful break in with tools to the value of £40,000 stolen.

Thieves had entered the premises by drilling holes through the roof directly on to the mezzanine. Although there was a fully-functioning burglar alarm, this had not been activated as the thieves had very carefully gained access through small areas in alarm blackspots. The suspicion was that the theft had been planned by someone with inside knowledge.

Claim

Mr Sur immediately contacted his insurance company, and from the start realised he was facing a very difficult claim: “There were two very grey areas: firstly, that we’d had an attempted burglary recently which we didn’t tell them about; and secondly that the alarm didn’t go off. We realised it wouldn’t be straightforward. And I just don’t understand the small print of an insurance policy and was really worried that I would mess up my own claim.”

Mr Sur spoke to colleagues in the power tool industry, and many of them advised him to use a loss assessor to manage the claim. He therefore spoke to the major loss assessors in the UK and afterwards decided to use Morgan Clark: “I was very impressed with the realistic approach they took. They explained everything but also didn’t promise success – we both knew it was a difficult claim.”

Results

The insurance company was initially reluctant to accept liability. In particular, it argued that Mr Sur should have informed them about the previous attempted burglary as this would have led to them making recommendations for increasing security. However, Morgan Clark presented counter arguments and finally the claim was accepted almost in full, with a small deduction for the salvage value of some recovered but damaged stolen tools.

According to Mr Sur, “We felt so much more confident because we had someone fighting our corner. Morgan Clark understand insurance jargon and speak the same language as an insurance company. Once they were on board we didn’t have to do anything: they took it all over and pursued the claim until it was agreed and settled. Despite our initial worries, it was a very happy ending.”

“I was very impressed with the realistic approach they took: they explained everything and didn’t promise anything they couldn’t deliver.”

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