

Escape of water from upstairs pipe: successful £48,000 claim

“I have a really pressurised job. The loss adjuster just wouldn’t return my calls, and I didn’t have the time to continually chase him. Morgan Clark took the burden away and handled everything for us. I wouldn’t have been able to do it without them.”

Incident

An escape of water from a pipe on the second floor of Mr & Mrs Rawlinson’s luxurious large London house caused substantial damage throughout the property. Ceilings fell down in the entrance hall, while plaster and wardrobes in the master bedroom were ruined.

Mr Rawlinson initially handled the claim himself but became increasingly frustrated by his insurer’s loss adjuster: calls were not returned and no progress was being made. With a busy job in the City, he had very little time to spend chasing and, after four weeks, he realised he needed help. He therefore turned to Morgan Clark to take over the claim.

Claim

As a result of Morgan Clark’s appointment, the insurer immediately brought in a more responsive loss adjuster. Morgan Clark’s team of experienced loss assessors then advised Mr & Mrs Rawlinson on their options and exactly what could be claimed under the terms of their policy. They also brought in specialist chartered surveyors who assessed the full extent of the damage, and prepared an exhaustive specification for the re-instatement works.

The claim submitted comprised a buildings claim for £48,000 plus cash payments in lieu of new carpets and alternative accommodation. It also included temporary removal and storage of a snooker table to allow redecoration, as well as professional cleaning of existing carpets and curtains – items Mr & Mrs Rawlinson did not realise were covered.

Results

The insurer accepted the full claim. Morgan Clark’s recommended surveyors then supervised the re-instatement works, bringing in specialist contractors. They also advised Mr & Mrs Rawlinson that this offered a cost-effective opportunity to carry out other major alterations: as a result, they now have a new master bedroom and en suite bathroom.

“We had absolutely no idea about what we could and couldn’t claim. Morgan Clark more than justified their fees by extending the claim legitimately to cover everything. But more than that, they took the strain away from me completely.”