

Kitchen fire in Ormskirk, Lancs: £30,000 buildings & contents claim

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Incident

Mr & Mrs Wood had just gone to bed in their house in Ormskirk, Lancashire, when the electricity failed. They realised it was only affecting their house, so they went downstairs to investigate – and discovered that the dishwasher was on fire. They quickly left the house and called the fire brigade.

The fire brigade arrived very quickly, but the kitchen was already burnt out and the rest of the house had suffered significant smoke damage. Indeed, the fire was so intense that Mrs Wood was taken to hospital suffering from smoke inhalation.

Claim

Mr Wood immediately called his insurer’s helpline to start the claims process but was very disappointed with the response he received. Despite chasing them, he felt he was getting nowhere. He realised that having someone handling the claim on his behalf would make an enormous difference and, after talking it through with Morgan Clark’s representative, asked them to take over the management of his claim.

One of Morgan Clark’s experienced loss assessors immediately met with the insurer’s loss adjuster, and also advised Mr & Mrs Wood on their rights regarding temporary accommodation as the house was uninhabitable. According to Mr Wood, “Morgan Clark explained to us what would happen and the expected timeline, and they were always at the end of the phone to deal with queries in a calm and professional manner.”

Morgan Clark worked meticulously through the house, room by room, compiling a full list of damaged contents: in particular, they identified those which could be saved and those which had to be replaced. They then engaged specialist contractors to compile a complete specification for the work needed to restore the house.

Results

With the help of Morgan Clark, Mr & Mrs Wood successfully claimed for £30,000, which covered temporary accommodation, all lost contents, and cleaning and re-instatement of their home. The specialist contractors restored their home to the agreed specification and, after three months in temporary accommodation, they were able to move back in.

According to Mr Wood, “Morgan Clark’s service was invaluable, and the cleaners and builders they brought in were absolutely first rate. On reflection, I honestly do not know what would have happened if we had not used Morgan Clark’s services. The scale of the work seemed overwhelming at the time but everything was taken care of on our behalf.”

He felt that the most important thing was that Morgan Clark gave them choice: “If we had just dealt directly with the loss adjuster, I know that he would have just told us what we could have. I do not believe we would have had the level of finish, or personal choice in the selection of fixtures and fittings, as was offered to us by Morgan Clark.”

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

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