

Accidental gas explosion at house in Derbyshire: £85,000 buildings claim

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Incident

Mr & Mrs Allison were planning to move into the house in Derbyshire they had recently inherited from Mrs Allison’s mother. They were living elsewhere temporarily while building works were carried out. Two weeks before they were due to move in, they received notification that the existing buildings insurance cover on the property was due for renewal. They decided to take out new cover with their own insurer immediately - to cover any damage while the works were going on.

The new policy started on a Friday and, over that weekend, Mr & Mrs Allison went to the property to start clearing up the garden. They left the ashes from a bonfire for 24 hours, doused them with water, put them in a bin and left the bin near the house. Unfortunately the ashes re-ignited, burnt through the bin and through to a gas pipe below, which exploded. The house suffered substantial damage.

Claim

As soon as Mr Allison contacted the insurer, he realised he faced a difficult negotiation: “As the policy had only just been taken out, it seemed that the insurer was trying to find every possible reason not to pay our claim. I was totally unaware of what to do.” He realised he needed help, so he decided to hand control of the claim to Morgan Clark.

Morgan Clark then took over everything. Firstly, they ensured the property was properly secured and protected from the elements. They then started negotiations with the insurer’s loss adjuster, and they brought in specialist surveyors and builders who put together a fully-costed specification for the re-instatement: “They did everything for me: I didn’t have to do a thing.”

Results

After protracted negotiations, the insurer finally accepted liability for the damage to the property and agreed to the £85,000 buildings claim; they also agreed to pay for the Allisons’ extended stay in temporary accommodation. According to Mr Allison, “Morgan Clark were absolutely wonderful the whole way through and the specialist builder they introduced to us did a first class job. We contributed a small amount to the cost of the works to carry out some extra modifications to the house and as a result it’s ended up being a far better property than before the fire.

“Without Morgan Clark, we would have had to handle all the negotiations with the insurer, and we wouldn’t have had a clue about where to start. Morgan Clark knew exactly what to do and made all the difference. I would give a 100 per cent recommendation to anyone in a similar position to use their services.”

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

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