

## Fire in lower ground floor kitchen in London: £100,000-plus building and contents claim

***“Our only regret is that we didn’t employ Morgan Clark earlier on in our claim. Morgan Clark brought about a settlement in a swift manner and relieved us of the trauma and stress of dealing directly with our loss adjusters.”***

### Incident

When a tumble drier caught fire, the lower ground floor in Dr & Mrs Barber’s Hammersmith house was destroyed and there was smoke damage throughout the rest of the house. They immediately submitted a building and contents insurance claim.

Over the next few months, the couple became increasingly frustrated by the lack of progress with their claim. In particular, in the four months following the fire, the insurer’s loss adjuster carried out the same assessment three times. It felt as if nothing was happening.

According to Mrs Barber, “we’d had advice at the beginning to use an independent loss assessor but we decided to do it ourselves – and that proved to be a big mistake.” Finally, having lost patience with their insurer, they handed to claim to Morgan Clark.

### Claim

After Morgan Clark took over the management of the claim, “we had a lot less stress. When we were handling it ourselves, the insurer had been so difficult to deal with.” Almost immediately things started moving more quickly. Morgan Clark also took over responsibility for compiling the contents list which, according to Mrs Barber, “had been taking us forever”.

### Results

Dr & Mrs Barber were awarded a cash settlement in excess of £100,000, which exceeded their expectations. Mrs Barber commented: “Morgan Clark managed our claim efficiently and with little fuss, and they brought closure, which had been much needed following months of delay. They knew what to do and were able to bring the claim to a very satisfactory conclusion.”

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