

Kitchen fire in Manchester: £35,000 buildings and contents claim

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Incident

After Mrs Walmsley had started the washing machine, she stayed in the kitchen to cook her husband’s lunch. This was very fortunate as, soon afterwards, the washing machine caught fire. She immediately called the fire brigade and the fire was put out. But the kitchen was badly burnt and there was smoke damage throughout the ground floor.

Mr & Mrs Walmsley are elderly and they were very distressed by the experience – particularly as their house was uninhabitable. Their daughter Mrs Delaney knew she would have to handle everything for them.

Mrs Delaney felt she couldn’t cope on her own – as well as having her own family, she has a busy job. She wasn’t aware at first of the role a loss assessor plays in an insurance claim but, after exploring this further and speaking to a number of the major UK loss assessors, decided to employ Morgan Clark to handle the claim on behalf of her parents.

Claim

The most urgent action was to find somewhere for Mr & Mrs Walmsley to live. They were initially put into a hotel but needed to find another solution as they insisted on keeping their dog with them. With Morgan Clark’s help, Mrs Delaney quickly found them a property they could rent while their home was restored.

Morgan Clark then handled the complete building and contents claim, liaising with the insurance company and their loss adjuster, dealing with all correspondence and attending any meetings. They also brought in specialists contractors to carry out the house re-instatement. According to Mrs Delaney, “I’m just so glad Morgan Clark knocked on my door – they did everything for us. But they kept me informed every step of the way. Using them was the best thing I ever did.”

Results

Morgan Clark successfully negotiated a £25,000 buildings and £10,000 contents claim, plus the full cost of staying in temporary accommodation until the house was restored. Four months after the fire, Mr & Mrs Walmsley moved back into their home. According to Mrs Delaney: “The quality of the workmanship is amazing – my parents’ house is like a palace. Mum and Dad are so thrilled with it.

“I’ve never had to deal with a fire before and I didn’t know what to do. It would have been a lot of work for me if I’d handled it myself and I certainly wouldn’t have achieved the same level of settlement. Morgan Clark told us about things we could claim that we wouldn’t have known about – right down to the oven gloves. I can’t praise them enough.”

“I’ve never had to deal with a fire before and I didn’t know what to do. Morgan Clark did everything for us. Using them was the best thing I ever did.”

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

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