It makes good commercial sense to engage your own Loss Adjuster on any large loss. Our Qlaims Insurance covers all their costs and more.

Why Qlaims Insurance?

August 2020

Bakery flood leaves business on the edge – until £100,000 claim that saved it, and even helped it grow

Customer: Bakery
Location: Cumbria

"I honestly think that if I'd been dealing with the claim by myself I would have thrown in the towel. The Loss Adjuster made all the difference."

When a severe December storm hit Kendal, one of the business casualties was a specialist baker. They lost machinery, equipment and stock under four feet of water.

The Policyholder realised the business she'd poured her heart and soul into would be gone for good without a successful claim – and she appointed a Loss Adjuster to help.

The priority was to find accommodation so they could fulfil Christmas orders and limp along with business-not-quite-as-usual while the Adjuster got on with the rest of the claim.

The claim
The claim itself involved £35,000 plant and machinery, £5,000 stock and £60,000 business interruption - including compensation for the smaller, more restrictive premises. Talking to her Loss Adjuster led the policyholder to think about the future, and despite the shock of the flood she made the decision to move the bakery to bigger premises.

She credits them with helping her take the next logical step for the business and actually think about growth: "They talked through the new premises from an insurance perspective. Without them I wouldn't have had the courage!".

The outcome
The bakery is now in its new, larger home, and the business is thriving – thanks to the full pay out the Loss Adjuster achieved.

The Policyholder says: "Our house was flooded at the same time and we didn't use a Loss Adjuster – and it was awful. It really showed us the difference. They made it smoother and easier, and helped me realise things I was entitled to claim for which I would have ignored by myself. I've no doubt it's because of them that we're in the fantastic position we're in today."

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