

## 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

#### Frustrated engineering firm call in Loss Adjuster to help floundering flood claim

Customer: [Engineering firm](#)  
Location: [East Sussex](#)

**“We were devoting valuable management time to the claim, which was starting to have a major effect on the business. The Loss Adjuster took over the whole process and successfully negotiated a far higher settlement.”**

When their business premises flooded, Directors at an engineering firm in East Sussex knew they were insured and thought that putting their claim in would be easy.

As time went on though, it was clear they weren't getting much support from the insurance company's own loss adjuster, and they became increasingly frustrated. The constant delays were having a real impact on the business - not just because they couldn't start reconstruction, but because of the time being sapped from the management team trying to deal with claim.

That's when they decided to appoint their own Loss Adjuster.



#### The claim

Within days, their Loss Adjuster secured an interim payment of £20,000 to cover essential purchases and assist cash flow. Negotiations began for replacing contents on a new-for-old basis.

The building claim itself had progressed to the point where the company had been offered £22,000 in full and final settlement. However, the Loss Adjuster felt this wasn't enough - and went into bat for more.

Another area of the claim that had been floundering was business interruption. The insurer had refused indemnity, maintaining the company had not suffered a downturn in business. The Loss Adjuster disagreed and pursued the claim on the grounds of 'increased cost of working' rather than 'loss of profits'.

#### The results

All the disputed points of the claim were successfully negotiated, and the final result saw the company get a cash settlement of £14,000 for their increased cost of working claim, £52,000 for their new-for-old contents claim, and £32,000 for their building claim – nearly 50% more than the insurer's original offer.

In total, involving the Loss Adjuster increased the overall claim from £74,000 to £98,000.