

**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?

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### Loss Adjuster fights corner for corner shop after fire

Customer: [Convenience Store](#)  
Location: [Hampshire](#)

**“The insurance company didn’t want to pay for our loss of business. Our Loss Adjuster wouldn’t accept this, took our case to a very senior level and got the decision reversed so we were paid in full!”**

For the owner of a local convenience store in Hampshire, the fire which destroyed stock and damaged the building were just the start of his problems.

Having put in an insurance claim, he was concerned by the lack of progress, unhappy with some of the decisions being made about contractors and building specifications - and extremely worried that all of the delays were going to damage the business permanently.

The fact is that convenience stores rely on a local customer base, and if they stop being convenient customers change their routine to shop elsewhere for good. Desperate for help, the Policyholder turned to his own Loss Adjuster.



### The claim

The Loss Adjuster quickly took over and negotiated interim funds to help the Policyholder maintain temporary trading and pay wages.

The building contractor was put on hold and a specialist-chartered surveyor brought in to review and amend the building specification to include the much needed and cost-effective alternations the Policyholder had been trying to implement.

The first offer from the insurance company for contents and stock was also rejected as being too low, and business interruption was re-negotiated.

### The result

With a professional Loss Adjuster in their corner, the Policyholder felt back in control of the claim, and got the result he needed. The building was completely refurbished, and modernised, and the improved settlement for contents and stock was several thousand pounds more than the original offer.

What’s more, when turnover still hadn’t returned to normal six months after re-opening, the Loss Adjuster also successfully argued for the insurer to pay loss of profits for the full 12-month indemnity period.

The fact they went back to get the first loss of business decision reversed was a step above and beyond what the Policyholder expected, and he’s been delighted with the service and the outcome.