

**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

### **Loss Adjuster helps dental practice bite back to get £200,000 settlement**

Customer: [Dental practice](#)  
Location: [Northants](#)

**“Trying to do it ourselves and run the business at the same time was proving difficult and very stressful. It was a huge relief to have someone working on our behalf and handling all the issues.”**

A fire at a dental practice in Northants put six dentists out of business and hundreds of patients out of dental care.

Luckily, their insurance immediately agreed to cover the cost of relocation to get things back up and running – but it refused to replace valuable equipment and fittings.

The argument was that things like machinery, light fittings and ceiling tiles could be cleaned and reused, which the practice felt was putting patient health at risk. Trying to set up their new surgery and get back on track was tough enough, so they called in a Loss Adjuster to help them bite back and get the right settlement.



### **The claim**

The Loss Adjuster brought in a specialist fire damage restoration company to inspect the building. Armed with these findings, they argued that there was hidden damage, with soot and smoke likely to have penetrated sealed units.

That meant manufacturers warranties would be invalidated if equipment was stripped and cleaned, and that both cleaning and smoke damage could also cause long term corrosion and possible equipment failure. The impact of that on patients, alongside the risk of cross contamination from lingering soot particles, could well lead to future public liability claims.

### **The results**

The risk of future claims was an argument the insurer couldn't ignore, and they finally accepted the case for replacing all the equipment, fittings and ceilings, and the extended temporary accommodation costs, with a final claim value of approximately £200,000.

The practice was completely refitted and eventually the six dentists moved back into a fully restored, safe and modern practice that's now doing better than ever.