

# Loss Recovery Case study

July 2013

## Fire in a tenanted block of flats

### Material Damage

A residential block of flats in North London suffered serious structural, smoke and water damage when a fire was started maliciously- involving petrol being poured over furnishings and clothing before being set alight. The resulting explosion took out the rear french windows and the resulted in extensive damage, both to the other flats in the block and the common parts.

Fortunately the landlord had Lorega Loss Recovery as part of his property insurance policy and a Chartered Loss Adjuster was on site the same day. Having identified the potential issues, the Lorega expert was appointed by the landlord as the project manager and took control of all aspects of the claim - including communication with the landlord's brokers and managing agents.

The Lorega Adjuster arranged for the tenants to be re-located to comparable temporary accommodation during the period of re-instatement.

A Chartered Surveyor was instructed to make the area safe including covering the exposed roof and early agreement was reached with the insurance company's adjuster to ensure the remedial works were started without delay.

**"This was a long and complex claim and the Lorega Adjuster was fantastic in dealing with the large number of parties involved, saving me the administrative and financial burden".**

**Property owner**



# LOREGA

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The claims service is administered by Lorega Ltd, which is authorised and regulated by the Financial Conduct Authority, reference 308694.