



Loss Recovery Insurance

# Expert Loss Adjusters save landlord thousands of pounds after an oil spillage in Worthing

## Case Study

**When a block of seafront residential flats in Worthing suffered a boiler malfunction, their basement was flooded with approximately 750 litres of oil, causing severe damage to the building.**

**An environmental recovery specialist was instructed to pump out and remove the oil which required the removal of both boilers within the building, meaning the residents living in the flats would have no heating or hot water while the works were undertaken.**

**This in turn meant that the residents would have to move to a temporary location, at a huge inconvenience and a heavy cost.**

**To make matters worse, insurers advised the cost of the new boilers would not be covered under the policy, leaving the landlords with a total cost projected at well over £100,000.**

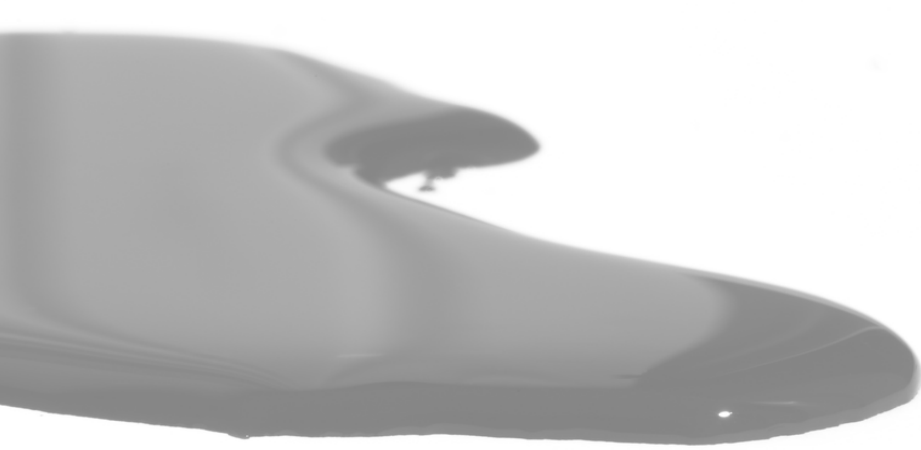
**Fortunately, the landlords had bought Lorega’s Loss Recovery Insurance as part of their property insurance, which meant one of our Chartered Loss Adjusters was on hand to mitigate the loss .**

**The Loss Adjuster introduced a separate specialist environmental firm, and together they proposed an alternative method of decontaminating the basement.**

**This alternative method allowed the boilers to remain and continue to be used during the process, whilst also sealing the walls and floors, preventing any further contamination issues.**

**By having Lorega’s Loss Adjuster to advise and propose an alternative solution to fix the loss, residents were able to remain in their homes, massively reducing their stress and inconvenience.**

**Furthermore, our claims Expert was able to considerably reduce the overall cost to the policyholder by half, from over £100,000 to a diminished fee in the region of £43,500.**



**Expert Help**

**When you need it**

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