

# Fire in loft destroys family home

**When an elderly couple woke up in the night to discover their family home for over 40 years was on fire, they were absolutely devastated. Thankfully, with Loss Recovery Insurance, they received expert help to make sure their memories didn't go up in flames.**

## Loss Recovery Insurance

#Fire  
#High Net Worth  
#Property

The lady of the house was the first to realise something was wrong, after being woken up by a sound in the loft. When heading outside to investigate, she saw the roof was on fire and immediately rang 999.

The emergency services attended straight away but, despite their best efforts, the roof collapsed and the entire first floor of the house was very badly damaged.

In addition to the general fire damage, the ground floor of the property had severe water damage due to the intervention of the fire brigade to stop the fire.

Luckily, the home owners had taken out a comprehensive insurance policy that covered the damage to the buildings and contents, and had also bought a Lorega Loss Recovery Insurance policy to provide a Chartered Loss Adjuster, working directly for them to manage the claim and get the fairest settlement.

The first action of the Loss Adjuster was to source immediate alternative accommodation for the couple. Once the family were settled, he was able to begin the huge task of restoring the family home back to its former glory.

One of the most complicated parts of the claim, which the couple certainly wouldn't have been able to undertake themselves, was preparing a list and assessing the value of the damaged contents.

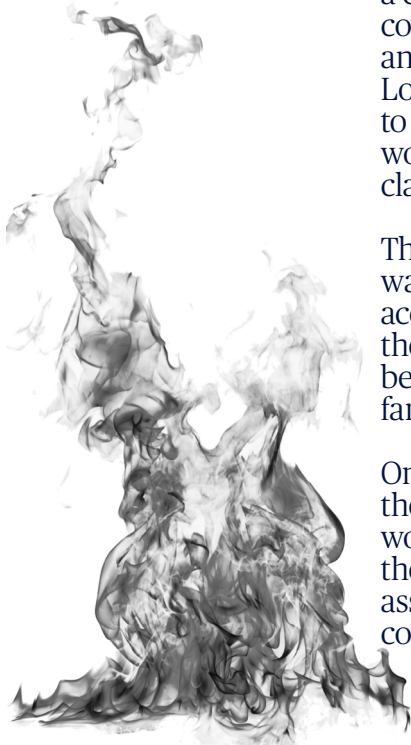
Having been occupied by the same family for many decades, there were items belonging to several generations, and many old, valuable pieces of furniture and artwork. There was also a lengthy process to determine which items were salvageable and could be saved or restored, and what was beyond repair.

The Lorega Loss Adjuster organised for specialist contractors to be appointed to carry out the restoration of the house, removing the salvageable contents safely.

They agreed for a surveyor to start drawing up a schedule of the building works and carry out emergency works, another process that the policyholder would've found difficult to undertake without expert guidance from a claims expert.

The Adjuster was also on hand to guide the process of some additional building works and layout changes, financed by the policyholder, to be undertaken concurrently with the restoration work. The repair took 15 months in total - a stressful period for any homeowner, but particularly for an elderly couple in need of total assistance getting their home life back on track.

By having a Lorega Chartered Loss Adjuster on hand to handle the claim and negotiate with insurers, they were able to avoid unnecessary stress and concentrate on looking after the family while their home was rebuilt.



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