

# MAJOR FIRE DECIMATES SUPERSTORE BUSINESS INTERRUPTION CLAIM

**"A godsend and fantastic from day one."**

**When a major fire caused by an electrical fault devastated a superstore in Norfolk during the Covid-19 pandemic, the local community worried that they would lose a lifeline in the midst of the lockdown.**

**Local vulnerable and elderly customers solely relied on this store, the only one in the area, for supplies and key workers worried they might lose their jobs.**

The damage resulted in a total loss in excess of £3 million so thankfully, the owner had a Loss Recovery Insurance policy with Lorega and was relieved to see his dedicated Chartered Loss Adjuster visit the site immediately. Together, they agreed that it was critical to the business that they kept all their staff rather than losing them to competitors and ensure that they could keep supplying goods to the local community.

From day one, the Lorega Chartered Loss Adjuster was able to provide the policyholder with options to mitigate the loss. A temporary structure was erected 6 weeks after the fire and trading resumed, making a huge difference to the business interruption claim.

Because of the size of this loss, around twenty stakeholders were involved in the claim. Thanks to his expertise, the Lorega Chartered Loss Adjuster was able to manage the whole process and all stakeholders to ensure a smooth process, ensuring the policyholder could focus on resuming the operations of his business as soon as possible to support his community, rather than stress over a complicated claim process.

If Lorega hadn't been involved, the superstore would have lost their customers and workers to competitors. Pop up shops started appearing in the area trying to take custom away, but we were able to act fast to get a temporary structure up, fully stocked, and open for business to provide supplies to the local community during lockdown.

The superstore was rebuilt and reopened in early 2023.

**"Our dedicated Chartered Loss Adjuster was a godsend and fantastic from day one. We were able to keep our multi-million pounds business up and running knowing that the claim was in safe hands."**

**Superstore Owner.**

