



## No.9

## FIRE CLAIMS

### Obtain the Correct and Right Reimbursement from the Insurance Company as settlement.

This Service is almost identical to the Insurance Claims service as previously noted in item No. 8. The added element will be that Arc 3 will also liaise with the Fire Brigade and Local Authority to ensure proper and future safety measures are incorporated to prevent future damage. Obviously Fire Damage Survey will also have to deal with smoke damage and other ancillary matters as part of the claim.

This is a speciality, in which Arc 3 has experience. Arc 3 have a structured format for this survey, which discovers and investigates the claim and proactively progresses matters as it is a difficult time for the occupants and the owners. The legitimacy and acceptance of an insurance claim is crucial. To verify whether the claim and most importantly 'the damage' has cover which is in acquiescence with one or more of the insured perils as defined in the 'Cover for Building Insurance'.

As Arc 3 have the experience in both new construction as Chartered Architects and remedial works as Chartered Surveyors, assessment of the damage and to specify the appropriate materials for the remedial works which is inherent with the business workings of the firm. As Chartered Architects and Chartered Surveyors, Arc 3 have the benefit of both fields of expertise in dealing with the claim diligently and effectively.

There are certain steps the insured needs to progress if you have suffered damage to your property and want to make a claim on your insurance policy. You essentially want the claim to be swiftly and properly handled giving you the cover which makes the process with minimum involvement and as little or no difficulty or effort. We recommend the following:

1. Contact Arc 3 in the first instance and explain the circumstances and if possible invite the Principal or one of the Directors attend and review the damage.
2. You will need to contact the insurance company and inform them of the damage and send a 'Preliminary Report' prepared by Arc 3 in support of your claim with the Fire Brigades report if available.
3. The insurance company will verify the claim and assess matters and if they find that the alleged damage is an insured peril, they will appoint a Loss Adjustor who will act on their behalf. The Loss Adjustor will visit your property and review the claim and recommend acceptance or decline the claim. Therefore, it is crucial that you present your claim with proper and accurate information in a format which does not prejudice your claim. In other words your claim is not declined due to bad or improper information.
4. Once the claim is accepted, Arc 3 will prepare a 'Scope of Works' and a brief 'Specification' which will allow a couple of contractors to provide competitive prices.
5. Arc 3 will negotiate with the Loss Adjustor and agree the works and monitor the project and ensure the remedial works is completed to a good standard and to a satisfactory level in a timely and Professional manner. Or agree a lump sum settlement with the Loss Adjustor with your consent.
6. Arc 3 will deal with Local Authority Consents, Party Wall matters and similar ancillary matters.

This type of claim is rather sensitive and emotional and therefore, it requires quick and efficient management.

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