

Insurance Claims Assistance

A large proportion of services provided by Smithers Purslow's engineering, surveying and architectural staff is connected with buildings insurance claims. We are involved in assisting insurers, their policyholders and their advisors on general peril matters such as fire, flood, escape of water and contamination through to specialist matters such as subsidence, heave and landslip. This is on all property types. Typical services are as follows:

Technical report

An insurer, their policyholder or advisors may need specialist input from us to help understand cause of damage to a building and the most appropriate repair, or guidance on suitable costings where the extent of repair works is already known. Our involvement often comprises a simple report on these issues to help provide clarity on a key issue, and the claim can then continue to progress unhindered.



Specialist Assistance

Insurers and their advisors often have excellent streamlined solutions to assess and repair buildings damage, but occasionally complications arise where specialist input is required.

Smithers Purslow are frequently drafted in to assist with technical matters such as structural design, statutory applications and party wall legislation. Armed with appropriate guidance from ourselves, insurers and their advisors can continue to resolve the claim using their systems.





Design and Contract Administration

Our most common area of involvement is when an insurer or their advisors will recommend to a policyholder that Smithers Purslow are engaged to fully design and oversee works required to their property.

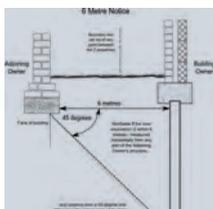
Such a claim typically involves an initial visit with all parties to understand the nature of the loss, and then emergency works such as scaffolding, stability assessments, building clearance and drying.

The claim then moves into a preservation stage, with Smithers Purslow considering what additional works may be necessary to ensure further deterioration to the remaining structural fabric does not occur.

Whilst any preservation works are undertaken, Smithers Purslow consider the permanent reinstatements needed to the building and prepare a schedule of works, and most insurers insist upon competitive tenders being sought.

Complicated works may involve the need for planning permission and listed building consent and building regulations approval, and Smithers Purslow will prepare suitable applications, drawings and statements for all this while tenders are sought.

The project then moves into contract phase, with Smithers Purslow acting as contract administrators on a formal building works agreement between the Insured and the chosen contractor.



Such a role involves regular site meetings to check progress and compliance with the agreed schedule, and handling interim payments to contractors and any variations should they arise.

The service culminates in practical completion certificates being issued and the generation of a full final account documenting the expense of the claim.

Alongside the foregoing, other ancillary services are likely to apply such as compliance with party wall legislation and the Construction (Design and Management) Regulations, and Smithers Purslow arrange all this at appropriate times throughout the process.

Complaints and Disputes

Smithers Purslow has an enviable reputation in the insurance industry for being professional and independent and true experts in their field. With that known, insurers, policyholders and their advisors know we are a trusted firm to turn to in the event of a complaint matter or dispute.

If provided with a reliable and agreed brief we can assess the facts and provide an opinion to enable projects to continue.