

Fire destroys dental practice

Loss Recovery Case study

Surgery Policy Claim

A fire in a take away food outlet, in a row of shops in Glasgow, caused serious damage to the surrounding businesses, including a dental practice.

The entire block, owned by the City Council, was sealed by the police for forensic enquiry and, being unsafe, was subject to a demolition order.

Arrangements were made for brief access to the property to recover goods from the dental practice but virtually all were destroyed.

The most pressing matter, however, was to find alternative accommodation for the surgery, to carry on trading – enabling it to protect the business and maintain the goodwill of its patients.

The dental practice had Lorega's 'Loss Recovery Insurance' and this enabled a Chartered Loss Adjuster to be appointed to represent the policyholder and sort the claim out quickly.

The Lorega Expert was able to secure temporary alternative premises, at another local dental practice and an application to the insurance company to provide an interim payment towards the 'increased cost of working', contents and business interruption was agreed.

As part of the £340,000 overall settlement, the dental practice was able to agree a termination of the lease and to secure and equip a brand new surgery.

The speed of the response of the Lorega Expert not only enabled the business to survive, through the retention of patients as a result of uninterrupted care, but also to relocate to improved premises.

"When the fire struck, I thought that would be the end of my business but, having an experienced claims expert to help me through the process of recovery, helped me get back up and running".

Senior partner, dental practice, Glasgow.

