

Fire & Flood Negligence Claims 15-year deadline!

You may need help in a current property damage claim or require a damage survey prior to purchasing a property. Equally you may require support in gaining compensation for a previous claim which may have been poorly managed and which left your property with reduced value due to contamination or inappropriate restoration procedures.

The following information is used to establish if viable, economic support can be provided to you. Your information will identify likely or possible outcome and our estimated charges for support.

ALL FEES may be recoverable from your insurers. There is No obligation to proceed on either side until agreement is confirmed. Please email back completed form.

From receipt of the completed form an offer of support will be sent by email together with a payment request, which can be undertaken through "Pay Pal" secure on line credit card payment. Following receipt of this payment a full technical report will be sent outlining your best action.

Circle the most appropriate

First Name	Address of property
Last Name	
Phone	
Fax	
Email	

Reason for audit	Pre purchase valuation	Mortgage company request	Negligence claim
	Restoration competence	Dissatisfaction at progress	Latent damage defect
	Loss assessor	Legal profession	Insurer

Type of Property	Flat/Condo	Detached	Semi Detached
	Commercial/Industrial	Business premises	Leaseholder
	Freeholder	Rented	Owner

Approximate age of Property	10 years	30 years	50 years
	75 Years	100 years	100 years plus

Age of Claim	Current	5 Years	10 years	15 years
Type of claim	Water	Flood	Fire	Explosion
	Sanitation	Odour	Contamination	Sewage
Mark all relevant box's	Asbestos	Soots	Staining	Other
	Health	Flood plain		

Explain other type of claim

Insurance company involved	Name		N/A
Loss adjusting company	Name		N/A
Insurer provided contractor	Name		N/A
Loss assessor involved	Name		N/A
Possible interest of mortgage lender		Yes	N/A
Possible interest of a third party (landlord)		Yes	N/A
Personal injury claim		Yes	N/A

Response time to action from notification	1-2days	3-5	More
Insurer			
Loss adjuster			
Contractor			

Were the following issues involved with your claim?	YES	NO
Sanitation, sewage, hygiene issues		
Flooding, burst water main		
Sewage or washing machine water		
Blood or body fluids		
Were young children, elderly or immune compromised people living at the property during restoration?		
Were health issues considered or explained by the contractors		
Has anyone exposed to the damaged property displayed any of the following symptoms?		
○ Flu like symptoms		
○ Sore Eyes, blood shot		
○ Headaches		
○ Coughing up blood		
○ Nose Bleeds		
○ General Malaise		
○ Development of Asthma		
○ Respiratory problems		
○ Hospitalisation caused by unknown causes		
○ Sore throat, chest, lungs		
○ Lethargy, sleepy		
○ Spots, boils, skin complaints generally		

Were any of the following removed or damaged during your event	Yes	
Textured paint		
Textured plaster		
Vinyl floor tiles		
Bath panels		
Bakelite black toilet WC systems		
Asbestos insulation		
Asbestos cement		
Corrugated asbestos cement roofing (garages)		
Rockwool type insulation (Man made mineral fibre(MMMF)		
Vermiculite insulation pellets to walls or lofts		
Was Stain Guard to carpets or upholstery (re-applied)		
Were any third party assessments made to your knowledge		
Was any asbestos or biological sampling undertaken to your knowledge		
Was any licensed asbestos removal work undertaken at the property		
Did the contractors use any of the following	YES	
Ozone		
Chemicals		
Biocides		
Sprays or Thermal or wet fogging procedures		
Did you see them applied?		
Did you smell any residue?		
Were you given a product safety sheet (COSHH or MSDS)		
Were you advised of health & safety issues?		
Were deodorants used to disguise smell?		
Did contractors work involve any of the following	YES	
Demolition of walls, floors, ceilings		
Did works take more than 21 days and involve more than 3 men		
Were you physically prevented from entering the work area		
Any work at heights over 2 meters (6feet)		
Were signs displayed regarding health & safety		
Sealing of water or smoke, soot damaged surfaces		
What made you think the contractor was competent		
They were provided by the insurance company		
They were supplied by the loss adjuster		
Did you believe you had to use the nominated contractor		
If your building was wet for more than 3 days	YES	
Did you notice mould growth?		
Was mould a consideration in your restoration		
Was protection provided against mould exposure?		
Were isolation and decontamination procedures used		

Were you given mould clearance certification?		
Were you given a certificate to say the property was “DRY”		
Were you given a biological clearance certificate		
Were you provided with a decontamination certificate?		
Were you told how dangerous it may be to stay in the property		
Since the damage event have you noticed the following:	YES	
Soot Odour returning		
Swelling shrinkage or carpentry, carpets, wall paper seams		
Wet or Dry Rot		
Stain re or first time appearance		
Wall paper or plaster coming away from the surface		
Carpet shrinkage or vinyl delamination		
Mould or odour		
Did you have any of the following restored or decontaminated	YES	NO
IT equipment		
Computers		
TVs Hi Fi		
Paintings		
Books		
Documents		
Furniture		
Carpets		
Rugs Kilims		
Beds, Soft furnishings		
Electronics, Machinery or Equipment		
Did any of the above fail within 12 months		
Were you given any written guarantees at all		
Did damaged areas include or could have included	YES	NO
Sub Floor and under floor		
Beneath raised deck steel flooring		
Cable runs and conduit		
Service Risers		
Wall Cavities		
Air Condition and ventilation ductwork, supply or return		
Air Handling Units being contaminated, (filter change required)		
Lift wells		
Under crofts, cellars, basements, voids		
Fire Damage Specific	Yes	No
Were plastics PVC burnt in the fire		
Were Chloride tests undertaken		
Was acid soot present		

Were you given proof that acids were neutralised		
Were you informed of the health hazards from soot		
Were smoke damaged surfaces cleaned to remove soot or encapsulated		
Did smoke odour returned		
Environmental Policy	YES	NO
Did the insurer contractor remove and correctly dispose of your damaged ,		
○ Refrigerators		
○ Freezers		
○ Cookers		
Were you or your local authority left to dispose of these items		
Were replacement goods or materials supplied with environmental, recycling or sustained resource information	YES	NO
Contractor Information	YES	NO
Was the contractor supplied by your insurer		
Did you select the contractor from several nominated		
Did you find your own contractor		
Were you initially pleased with their work		
Are you dissatisfied now		
Do you know how to judge or measure contractor competence		
Were you guided by Loss Adjusters		
Did you believe your loss adjuster was independent		
How long did it take to dry your property	Tick box	
○ 1 Week		
○ 2- 4 weeks		
○ 5 – 8weeks		
○ More than 2 months		
Did you live in the property during the following phases	YES	No
○ Contents removal strip out		
○ Sanitation and cleaning		
○ Drying program		
If necessary can we or our agents gain access to the property		
Have you notified your insurer of complaint		

Have you notified the contractors involved of your concern?	Yes	No
Have they responded in a positive manner		

Were you given any of the following certificates or documents	Yes	No
Cleanliness		
Sanitation		
Mould clearance		
Asbestos clearance		
Waste disposal certification		
Drying certification		
Decontamination assessments		
Chloride levels		
Drying plan		
Triage assessments		
Scope of works		
CDM planning supervisor or principle contractor		

Could you currently prove to a perspective purchaser that your property had been competently restored without risk of latent (hidden) damage or the possibility of related contamination still being present?	Yes	No