Centor War Stories

Property Owners Insurance: Storm damage? Empty property?

A claim for a damage caused to balcony doors at a penthouse flat repudiated, until Centor intervened

**Background:** Our client submitted a claim for storm damage and subsequent water ingress to a luxury flat which is the London base. One of the timber balcony doors had blown completely off its hinges. It is probable that the doors hadn’t been fully closed/locked, by accident.

The flat is occupied by the owner and her family from time to time – effectively a holiday home. The property was unoccupied at the time the damage occurred and was discovered a week or so later by a friend who checks on the property from time to time.

**Problem:** The insurer instructed a loss adjuster to visit. Based on the loss adjuster’s findings, the insurer took the decision to decline the claim for two reasons. Firstly, they stated there had been a breach of an Empty Properties Condition. Secondly, they stated that there had been no storm conditions around the time the damage is thought to have occurred.

**What we did:** We raised a formal complaint with the insurer. We pointed out to the insurer that their reliance on the Empty Property Condition was completely untenable. This was one empty flat amongst many insured under the property which were fully occupied. They had misinterpreted their own policy wording.

We also examined the weather records and established that there had been two windstorms local to this postcode just a week before the damage was discovered. Windspeeds of 44mph would have been sufficient to blow the door off its hinges, allowing water ingress to occur during heavy rain, causing internal damage to the decor.

**Outcome:** The insurers technical team reviewed our complaint and responded to advise they would rescind their repudiation and deal with the claim in full.

Our client commented:

“*Wow you are amazing not just a pretty face! Thank you very much for all your support”*

That’s the Centor Difference.