



# Commercial Loss Recovery Insurance

Common Claims Scenarios





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## Common Claims Scenarios:



**Fire Damage:** A manufacturing business suffers severe fire damage, destroying equipment and halting operations. The loss adjuster ensures the full cost of replacing equipment and the loss of income during downtime is covered under the policy, managing the entire claim.



**Flood Damage:** After a flood damages a retail premises and the insured's stock, the loss adjuster coordinates with contractors for repairs, ensuring lost revenue is accounted for in the claim and liaises with the insurer to ensure the business receives full compensation.



**Theft of High-Value Equipment:** A construction company has key equipment stolen from a site. The loss adjuster assesses the loss, negotiates the replacement value with the insurer, and ensures the company receives compensation quickly to minimise disruption.



**Business Interruption from Power Failure:** A restaurant experiences an extended power failure due to a storm, leading to food spoilage and loss of income. The loss adjuster helps the business quantify its financial losses and submits the claim to ensure lost revenue and costs are recovered.



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