

Paul Barkshire, PFK Ling Ltd

On Thursday the 5th of December we were hit with a devastating flood. It was unique - almost the perfect storm. The whole of the East Coast was hit, but particularly our dealership here in Lowestoft. It was right, okay what are our next moves? And already Gary Stannard from Merrick Hill had phoned Aviva, and our loss adjuster was here literally that morning.

Denis Thorpe, Crawford & Company

When I arrived at the premises Ling's, it was still washed with sea water, sea water oil and various contaminants. I met Paul Barkshire and his co-director Chris Jary, and we had a brief tour of the premises. Then we sat down in the board room, and I started going through how the insurance policy would respond to the incident, how it helped them recover their business and gathered information about the incident and the extent of damage to report back to Aviva.

Gary Stannard, Merrick Hill Insurance Brokers

As you can imagine, there's an awful lot of damaged property that staff here really didn't know what to do with.

Jeremy Clark, Aviva

So, I came here at 12. I was pretty shocked to find the extent of the damage. And initially, we thought it was about 35 cars; but looking around, I knew it was going to be an awful lot more. Even within this area, as you can see, the water level was up to here, so it was a pretty wide-spread flood.

Dave Stenton, Aviva

In this particular case with PFK Ling, they actually came to us and told us there was significant building damage. There was damage to the stock; there was damage to a significant amount of vehicles. So we knew on day one what we had to do to move this claim forward.

Denis Thorpe, Crawford & Company

The Wednesday after the flooding had been suffered, we had a further meeting on-site with a team from Crawford's adjusters, and also one of the Aviva claims managers. It became apparent that the client would need an interim payment, so that was authorized, and payment was paid within a couple of days.

Paul Barkshire, PFK Ling Ltd

This is a six or seven month program, probably running onto a year. You're there; you're supporting in every meeting we have we are giving that reassurance. You're going to be there; you're not just paying out on a claim and running away. You are supporting us to the very end to get us back to where we were. We really are grateful for that support.

Denis Thorpe, Crawford & Company

The meetings will continue throughout the lifetime of the claim, which is some distance from settlement, even when building works are complete - which hopefully they will be done by May. There will still be a subsequent period for the business to recover, and we'll be working with them during that time to try and provide reassurance and to deal with things like regular interim payments to make sure the business is in funds to continue with this process.

Paul Barkshire, PFK Ling Ltd

My goodness, what a machine to deal with. The service: seamless. Support: seamless. Professionalism and reassuring.

Gary Stannard, Merrick Hill Insurance Brokers

In this particular case, the performance was faultless. At the end of the day we had 161 vehicles written off. Almost a million payments paid in little over a week. Claim service doesn't get any better than that.

Paul Barkshire, PFK Ling Ltd

I think the service has just been second to none across the board.