



Agrical

A McLARENS COMPANY



Surveying Services

agrical.com/survey

About Agrical

Agrical, a McLarens company has been providing premium, independent, specialist Loss Adjusting and Claims Management Services to the insurance sector since 2002. From locations across the UK we serve the insurance industry, Lloyd's and London market and self-insured bodies.

Our Surveying expertise

Agrical has considerable building claims expertise with a team of dual-qualified chartered surveyors and loss adjusters. This professional surveying expertise includes listed building, CDM and party wall expertise.

We have the knowledge and experience required to be able to both correctly diagnose the cause of a loss and provide advice on policy cover. Our team can control both site investigations and manage mitigation works, while administering contracts and managing repairs. Although we are able to apply traditional project management solutions when appropriate, we assess each situation using both modern and traditional techniques to ensure the best repair solutions are implemented.

The services at your disposal

In addition to our surveyors' input on technical, complex and major losses, we are able to provide a bespoke service for subsidence claims, individually tailored to meet the requirements of our principals and policyholders.

Our surveying services include:

- Detailed cost validation
- Building defect diagnosis (including confirmation of operation of Insured Peril)
- Dispute resolution
- Specialist surveying support for loss adjusting

Business benefits

Experience informs our decisions while empathy guides our actions. Our professional understanding of domestic and commercial building construction enables us to provide in-depth technical diagnoses of the causes of building failures. A full appreciation of planning and building regulations and access to vetted contractors with the appropriate skill sets facilitates our pro-active claims management capability. It all translates to a service offering that can anticipate and meet your needs.

Case studies

Seeing the facts through the blizzard

We received a flurry of claims following a period of heavy snowfall in various regions of the UK. In some areas the snowfall was unprecedented and resulted in extensive damage to a number of farm buildings, due to excessive snow loading. One such claim was received following the almost total collapse of a traditional timber framed structure. While the claim appeared genuine, we had concerns as the snowfall in the area had not been excessive. Our adjuster sought a further opinion from our in-house surveyor. After undertaking a detailed survey of the building, including an assessment of the partially collapsed sections of the structure, significant pre-incident defects were revealed which had led to the collapse. As a result the claim was successfully rejected. Delivering the news to the policyholder with professionalism and empathy, supported by the appropriate technical evidence, we secured acceptance of our decision.

Saving costs and avoiding disruption

Our client received a subsidence claim accompanied by an Independent Engineer's report recommending an extensive and expensive underpinning solution. A survey was undertaken by one of our in-house dual qualified surveyor/adjusters who, utilising their considerable knowledge and expertise in subsidence problems, was able to identify that there may be an alternative approach. Appropriate investigations were undertaken and as a result we were able to identify mitigation measures which restored the stability of the property. The claim was concluded with only super structural and decorative repairs. Not only was our client pleased by the significant cost savings realised by the omission of underpinning works, but their policyholder was also delighted to be saved the significant inconvenience and life disruption associated with such an invasive solution.