

INSURANCE CASE STUDY

WET ROT TREATMENT IN GLASGOW TENEMENT FLAT

The customer had recently moved into her flat and discovered signs of damp under the laminate flooring in the hall and bathroom. Concerned that this might be due to a previous or ongoing leak, she requested a survey to assess for damp, timber rot, and structural damage. She requested a report and quote to send to her insurance company.

INITIAL SURVEY (30TH APRIL 2025):

Findings:

A leak had occurred, causing visible damage to the flooring and potential damage to underlying timbers in the hall and bathroom.

Due to restricted access, only limited damage could be confirmed at the time.

Recommendation: A quote was provided for further investigation to fully determine the extent of the damage and allow us to confirm the full cost of treatment and reinstatement.

Next Steps:

Customer consulted with her solicitor and insurer before confirming further work. Once authorised, she requested we book a date for the exploratory works.

EXPLORATORY WORK (29TH MAY 2025):

Damaged flooring, chipboard and insulation were removed to allow assessment of subfloor condition. Details of full repair and reinstatement sent to surveyor to cost.

Plumber attended to confirm the active leak. He arranged to return to replace defective pipework and remove bathroom fixtures before reinstatement.

Treatment of timbers with fungicide/pesticide solutions.

DPM and chipboard flooring installed, ensuring the flat was left safe and liveable.

REINSTATEMENT WORK (5TH–7TH AUGUST 2025):

Lift chipboard and DPM.

Remove and replace all damaged timbers

Treat all timbers with fungicide/pesticide solutions.

Replace insulation.

Re-lay chipboard flooring, leaving the area ready for new floor installation.

CHALLENGES

The Insurance company required detailed breakdowns and additional validations, which caused delays. Although the quotes were accepted, an inspection was arranged by the insurer before reinstatement could proceed.

OUTCOME

Structural Works: All damaged structural materials were replaced and treated. Plumbing was restructured to reduce future risks, and the property was left clean, safe, and ready for final flooring installation by a separate contractor.

Customer Satisfaction: The client was highly satisfied with the outcome and thanked the team with a card.

Timely Delivery: Despite delays caused by insurance approvals, the reinstatement was completed within the confirmed timeframe once authorisation was received.

Learning Point: Future projects will include earlier engagement with insurers to ensure all queries are resolved before work begins, helping to avoid unnecessary delays.

