

# Simply Risk Control (SRC) Ltd News



## Risk insights

### *High Net Worth*

*The fire at the 18<sup>th</sup> Century Grade-II Listed Cosgrove Hall, Northamptonshire, highlights historic property risk.*

### Services available

- ✦ Asbestos Management Survey
- ✦ Commercial Combined Survey
- ✦ Loss Adjusting
- ✦ Property Survey / audits
- ✦ Reinstatement Valuations
- ✦ Risk Improvement Tracking
- ✦ Risk Management and H&S

### Surveying expertise

- ✦ All property types
- ✦ Casualty / Liability
- ✦ Commercial Property Owners
- ✦ Golf Clubs & Sport Centres
- ✦ High Net Worth properties
- ✦ Hotels, Pubs & Clubs
- ✦ Property, UK and ROI
- ✦ SME Businesses

### Online

SRC's online proprietary software, **surveymaster™**:

- ✦ powers SRC's workflow;
- ✦ can be white labelled; and
- ✦ integrates with other systems.



Electrical faults are the most common cause of fires, closely followed by workmen not adhering to hot works protocols.

SRC's surveying services look in-depth at historical and current electrical testing certification, plus fire detection systems, any planned refurbishment works, emergency services and water supplies.

With a thorough site survey, and SRC's robust risk tracking service, such disastrous events can be avoided.

### **Reinstatement Valuations**

SRC's unique Reinstatement Valuation Check, with a typical Property Survey, is invaluable to underwriters who want to maximise the premiums paid.

Figures show 45% of properties are under-insured. As building costs increase year-on-year a simple reinstatement valuation benefits both insurers and the insured.



**Spotlight:****Sanjay Mistry  
Asbestos Specialist**

SRC is delighted to have Sanjay Mistry, an experienced Asbestos Surveyor, as part of the team. Sanjay brings pre-refurbishment or pre-demolition expertise to the existing network of surveyors.

Sanjay particularly enjoys

- investigating risk;
- problem solving; and
- the face-to-face site meetings.

Sanjay holds a Honours in Building Surveying and is a P402 (Asbestos) qualified surveyor.

Previous experience Asbestos Management and Refurbishment & Demolition surveys on commercial and residential properties with UK Accreditation Service (UKAS) for 6 years, and rating Energy Performance.

Leading SRC's Asbestos team, he can resolve any asbestos query or site issue you may have.

Sanjay enjoys spending time with his family and captaining his local five-a-side football league team on Sundays.



The most staggering statistic shows only 21% of properties are correctly insured. A UK insurer recently benefitted by adding an extra £75K to the original premium for a group of properties.

If you look at your portfolio, consider how an accurate reinstatement valuation could benefit you or your client.

SRC offer a Reinstatement Valuation Check (RVC) whilst undertaking a Property Survey. A very cost effective way of confirming the true valuation for insurers. Full Reinstatement valuations also available with our Chartered Surveyors.

***Tradition and Technology***

SRC appreciates and balances the need for efficiency and cost effective solutions with the traditional values of the specialist Lloyds insurance market.

In our fast-paced world, SRC brings innovation to the market with **surveymaster™**. This online platform streamlines the process and significantly improves report turnaround times.

***Flood***

Today many insurers and property owners are understandably concerned by the risk and consequences of flooding, even in non flood zones.

Global warming and problems arising from either river or flash floods is having a major impact.

SRC are striving to improve flood risk awareness and identification of potential flooding.

