

Has your Marine Insurer not paid your claim due to Corrosion??

Vaarzon-Morel Solicitors guides your next steps using experts to draw a proper conclusion.

DID YOU KNOW:

Hull Insurance Policies generally **will not** cover damage caused by corrosion!

What if your insurer says the damage is incurred because of corrosion?

While insurers may argue they are not liable in respect to corrosion a court of law may have a different view.

What if the damage caused was not totally due to corrosion? An insurer may have jumped to a conclusion and denied your claim that could be paid in part at least.

DID YOU KNOW:

Insurance companies may compensate you if the damage was not entirely from the corrosion!

DID YOU KNOW:

Corrosion can be caused from numerous reasons and somebody may be liable for the damage?

Can you recover your loss from somebody else, if your insurer fails to cover you?

In some cases parts of a vessel may be covered under warranty or alternatively you may have a consumer protection claim against the manufacturer, retailer or a service provider.

NEXT STEPS:

- 1. Ask for confirmation or the basis of this decision from your insurer.
- 2. Contact VM Solicitors to review the case generally.
- 3. VM Solicitors will review the findings and in many cases specifically instruct a corrosion specialist.
- 4. VM Solicitors will then consider the evidence and best Legal Avenue to take.
- 5. VM Solicitors will then advocate on your behalf to the insurer OR against the relevant party to get the best outcome.
- 6. You will be consulted as to the outcomes of the expert findings and attitude of insurer or relevant party.
- 7. Legal proceedings may be required to enforce your rights depending on the size of claim.