

# Commercial escape of water case study

## Independent expertise needed to understand the true cause of water damage

### Incident:

Suspected EOW in a luxury restaurant

### Our Approach:

Moisture survey, invasive inspection, microbiological testing

### Challenge:

To confirm the source of water ingress in newly refurbished establishment

This luxury coastal restaurant had recently undergone a multi-million pound refurbishment scheme. The insured's surveyor had proposed full scale strip out due to moisture issues following a suspected EOW from a foul drain. This would have led to significant business interruption due to an extensive reinstatement process.

DF&A carried out an invasive moisture survey which encompassed opening up works and analysing the building's construction. Swab testing for DNA analysis was carried out to fully ascertain the likely source of the water. Microbiological testing coupled with ion chromatography to establish the water source confirmed the water ingress was neither foul water or sea water.

Our investigations discovered multiple utility EOW's, along with several construction defects, including a lack of a damp proof membrane. This reduced costs to insurers by approximately £1million, with a recovery sought against the refurbishment contractors. It also ensured the policyholder did not suffer a lengthy reinstatement process or further significant disruption to their business operations.

- Scientifically supported independent advice
- True nature of the issues pinpointed and resolved
- £1m in savings through dispute resolution



For further information or assistance, please contact us via phone or email

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