

TOP FIVE TV INSURANCE CLAIMS





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HOW MUCH WOULD THE INSURANCE CLAIM FOR THE DOWNTON ABBEY FIRE HAVE BEEN? WOULD JR EWING'S DEMAND FOLLOWING THE DESTRUCTION OF SOUTHFORK HAVE RESULTED IN A \$40,000 MONTHLY HOTEL BILL? CRAWFORD & COMPANY'S U.K. MAJOR LOSS TEAM CALCULATES THE COST OF THESE AND OTHER SMALL SCREEN DISASTERS.

TV directors and movie producers can be 100% relied upon to blow stuff up and set fire to things at some point in a story line. It's a tried and tested formula and one we'll no doubt see repeated.

But what if you were to imagine the recent fire in Lady Edith's room at Downton Abbey was a real event or the total destruction of Southfork Ranch in 1983's Dallas episode 'Ewing Inferno' had actually happened?

After a combined 16 million British TV viewers witnessed the Downton blaze on the same weekend as Alfie Moon's household arson on London-based soap opera EastEnders' famous Albert Square, members of Crawford's Major Loss Team took out their calculators and applied their encyclopaedic knowledge of insurance policy wordings to assess the (hypothetical) damage.

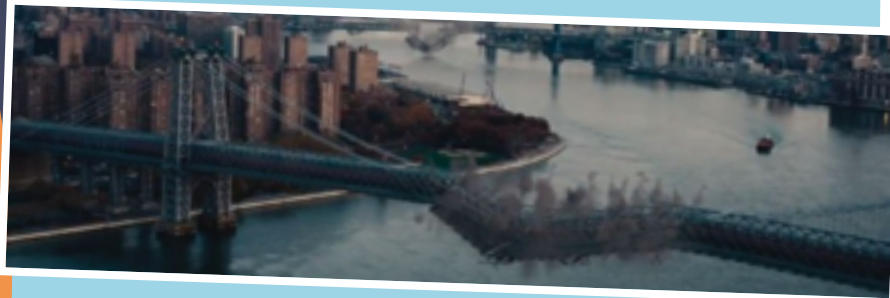
CLEANING UP THE DARK KNIGHT'S MESS

// Back in 2012, GQ Magazine approached Crawford to find out what the cost would have been if all the damage Bane causes to Gotham City in the Dark Knight Rises, were properly insured," says David Damsell, Head of Corporate & Major Incident Team, at Crawford & Company. "We chalked all that destruction up to a cool US \$30.2 bn and since then it's become quite a habit of ours to chew over these puzzles. //

// After the Downton fire hit TV screens, we thought it would be good to come up with a top five of TV insurance claims. The main reason we're sticking to the small screen in this episode was because any Hollywood list would probably comprise one Michael Bay [Transformers Producer] film after another... //

So, without any further ado, here is the latest Crawford & Company Major Loss Fictional Insurance Claims Countdown.

THE VIRTUAL CAT - BANE DESTROYS BROOKLYN BRIDGE



5. EASTENDERS, U.K. 2014

WHAT HAPPENED?

Alfie Moon's apparent act of arson sets fire to the family home, as our hero tries [to claim insurance money](#) in order to provide for his family. Sadly he fails to realise his wife Kat is still in the house...

WHAT'S THE LIKELY BILL?

No doubt Alfie's intentions were good but there's been a criminal act and a fraud perpetrated by the desperate here, so any attempt to claim for the damage under the family's buildings and contents policy would be challenged by an insurer...

Buildings £275,000

Contents £65,000

Alternative Accommodation £27,000

4. HOME & AWAY, AUSTRALIA 2006

WHAT HAPPENED?

A tragic tale unfolds as [Jack and Martha's wedding is destroyed by a gas explosion](#). This episode brings home the complex challenges which would face an insurance claims professional after an event which took three of the characters' lives.

WHAT'S THE LIKELY BILL?

Sadly, the cost of a life from an insurance point of view can vary depending on which country you are in. The second question would be whether the explosion resulted from anyone's negligence; perhaps the gas company made an error or an engineer could be pursued for compensation under their liability policy? Ultimately, if a law suit resulted and the victims had dependents – children, elderly parents - the costs could be severe.

Buildings Aus \$680,000

Contents Aus \$115,000

Alternative Accommodation Aus \$175,000

3. THE O.C. CALIFORNIA, 2003

WHAT HAPPENED?

In an episode called The ['Model House'](#), a jealous Lu.k.e witnesses a close encounter between Marissa and Ryan as they shack up in an empty show home on a luxury housing development. He confronts Ryan and a fight breaks out, following which their quarrel accidentally starts a fire.

WHAT'S THE LIKELY BILL?

With some of the most expensive property in the state, the total loss of this five bedroom show home could be eye watering...

Property US \$8m

2. DOWNTON ABBEY, 1924

WHAT HAPPENED?

In a fit of pique, Lady Edith Crawley throws a book on the fire and the resulting embers set alight to her bedroom.

WHAT'S THE LIKELY BILL?

Fine art, Chippendale furniture, silk woven wallpapers and the best carpets money can buy. Lady Edith's bedroom fire in Season 5, Episode 1 of Downton Abbey may have been a relatively minor incident, but Crawford's loss adjusters know their fire prevention history and sadly 1920s Yorkshire would have seen the blazing room doused in water from top to bottom, leaving significant water damage in all adjoining rooms and on the floors below and smoke damage throughout an extensive area. Fortunately Downton Abbey is a substantial property with in excess of 40 bedrooms and the family have been keen to remain in the house, substantially reducing the potential claim for alternative accommodation. Even with the expensive finishes and works of art the claim is not as large as originally feared and falls in our top 5 with costs estimated as follows:

Buildings £1,250,000

Contents £425,000

Fine Art £875,000

Alternative Accommodation £10,000



1. DALLAS, 1983

WHAT HAPPENED?

[Southfork Ranch Fire – 1982](#)

Ray and J.R. engage in a terrible fight causing a [major fire](#) at Southfork. J.R., Ray, Sue Ellen and John Ross are trapped as the flames engulf the ranch. After their home's destruction, the family have to stay in a hotel while their home is rebuilt.

WHAT'S THE LIKELY BILL?

Interestingly, Southfork Ranch is actually a genuine building and very easy to value as a result. As [this piece in The Houston Chronicle](#) on Texas landmarks explains, the oil barons' bolt hole is valued at a cool \$5.17m so the property restoration bill alone after the fire is substantial. However the damage was limited to the main house and as we know there can be a difference between value and rebuilding costs. Accommodation costs for JR and his extended family are likely to send the bill through the roof, however. By Crawford's estimation these individuals would accept nothing less than the best and with five star hotel accommodation costing as much as US\$40,000 per month based on five individual luxury rooms in downtown Dallas ahead of finding a suitable property to rent for the duration of the rebuilding. So those builders will be on borrowed time to get the ranch back to its former glory.

Property US \$3,800,000

Contents US \$1,650,000

Art US \$2,200,000

Cars US \$850,000

Alternative Accommodation US \$1,850,000

OUR MAJOR INCIDENT & CORPORATE TEAM HAS FOCUSED ON THE BUILDINGS ELEMENT OF THE ABOVE CLAIMS BUT THE NUMBERS COULD INCREASE SIGNIFICANTLY IF WE INCLUDED LIABILITY FOR DAMAGE, LAW SUITS AND LOSS OF LIFE. TO FIND OUT MORE ABOUT OUR MAJOR & CORPORATE INCIDENT TEAM, VISIT

WWW.CRAWFORDGTS.COM

OR EMAIL: information@crawco.co.uk.



David Damsell

MBA, IENG, AMIStructE, MCIQB, FCILA
Head of Corporate & Major Incident Team

T: +44 (0) 1923 471748

M: +44 (0) 7802 591285

E: david.damsell@crowco.co.uk

