

Diary of a DISASTER...

OCTOBER
19

At 3.15am, a car travelling at 75mph in a 20mph zone strikes our newsagents. I will never forget the sound. We live on a main road, and many months previously I complained about the speeding traffic, so I knew it was only a matter of time before we got hit.

Opening the door to the living room, the damage is obvious. Where there was once a brick wall and window, there is nothing and I feel I am standing in a war zone. The car is further down the road, smouldering on its roof, but my concern is getting my own family out of the building.

A strong smell of gas hits my nostrils. Luckily, my mother's partner is staying with us and is a retired gas engineer. He turns off the ruptured supply and singlehandedly prevents an explosion. Within minutes, the emergency services are on the scene and insisting we all leave, which is easier said than done when you have a 13-month-old baby and two dogs.

The firemen won't even come into the house. They are scared the vibration of the car pulling out of the driveway is enough to cause the building to collapse and fall onto the vehicle.

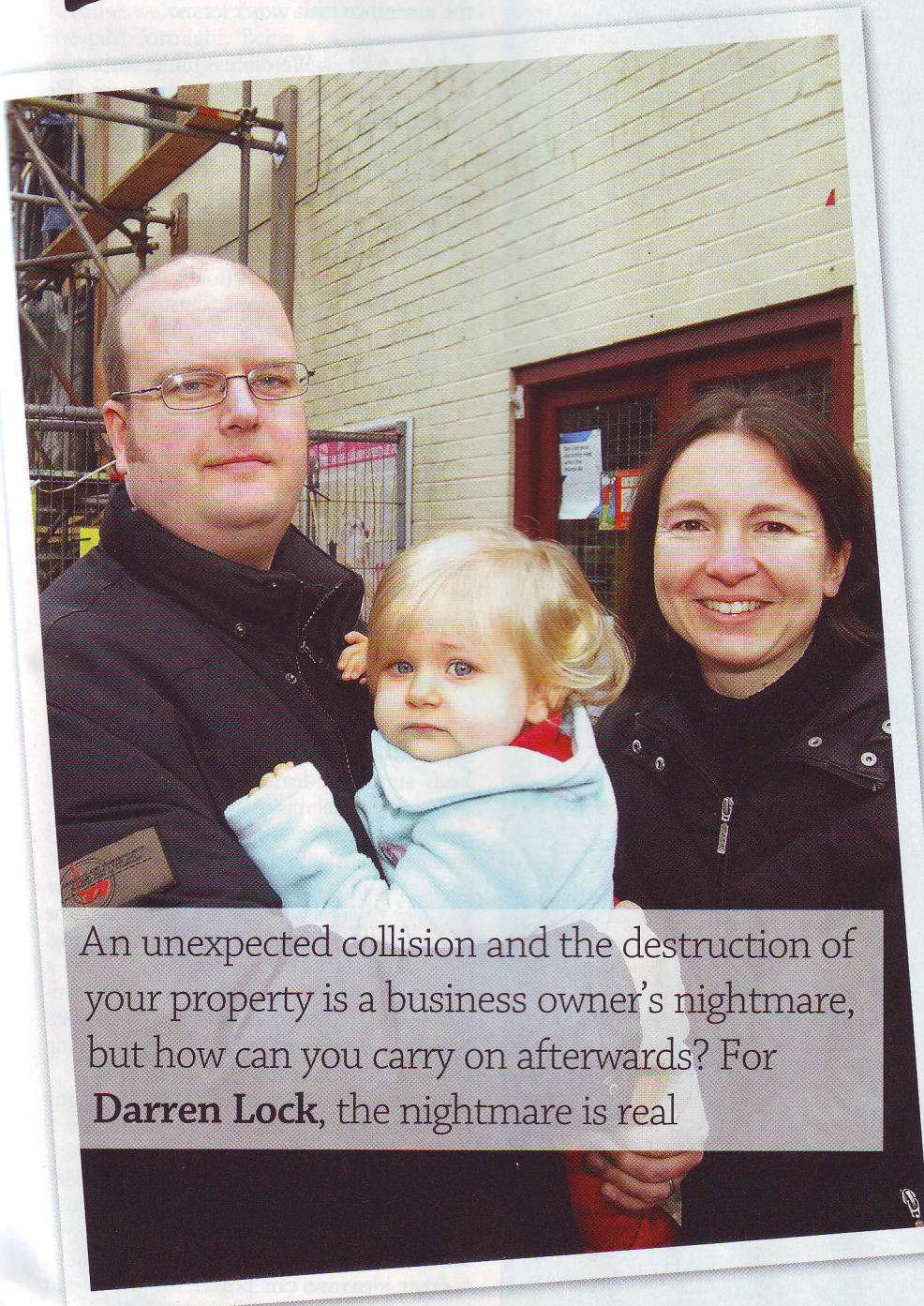
It is plain for any fool to see that by this simple, single act of gross stupidity, we are ruined.

We reluctantly return in the afternoon and see the damage in the cold light of day. The collision shattered one of the steel works holding up the floor and a huge window, which supported the surrounding brickwork. Without that, the front skin of the building fell off, leaving part of our shop and our living room upstairs exposed. A structural engineer remarks that if the car had been a few metres to the left, the building would probably have collapsed, trapping us all in the rubble. If the car had struck us two hours later, I would have been either killed outright or seriously maimed. The living room was chilling, especially seeing my baby daughter's playpen and her toys covered in red brick dust.

OCTOBER
20

Our day is preoccupied with finding an insurance loss adjuster and temporary accommodation. We have access to the in-laws' holiday home for a fortnight, but this is 30 miles away.

We notice the local Co-op has begun selling newspapers. The regional news publisher has pushed its titles in just 24 hours after the incident. We had a "gentleman's agreement" with the store that it would never stock newspapers or magazines, but I soon realise that there →



An unexpected collision and the destruction of your property is a business owner's nightmare, but how can you carry on afterwards? For **Darren Lock**, the nightmare is real

also in this week's section . . .



Sweet season
Spring confectionery
for 2009 **p20**

Breakfast products
Ways to start the day **p23**

Preview
Latest product launches **p26**

➔ are no gentlemen in business and this company is profiteering on our misery.

Our local NFRN rep calls and tells me we must get the news rounds out as soon as possible. Business is the last thing on my mind.

OCTOBER
21

I meet the loss adjustor and he is completely out of his depth. He tells me there is an issue with under-insurance. From his calculations, the cost to rebuild our property is £225,000 and the rebuild value of our property has jumped up in value by £45,000 in 12 months. I am shocked.

We ask about business interruption cover. There is no greater interruption than half your shop being demolished and your electrical supply being disconnected. The loss adjustor says: "We won't pay you to sit around. You'll have to re-open to get any of that money."

OCTOBER
22

My accountant advises me to employ our own loss assessor. He also recommends I put in a claim with the Motor Insurers

Bureau (MIB) who will meet your costs if you are involved with an uninsured driver. I stay up late filling in the online forms.

OCTOBER
23

I am under increasing pressure to restart my news rounds. My NFRN rep has very kindly offered to ferry me around and my main newspaper wholesaler is offering me use of its warehouse to make up rounds. I'd love to take up these offers, but our temporary home has neither the room nor the power sockets to run my office computer to generate the rounds.

Thankfully, my business and home contents insurers finally agree who is responsible for paying for our temporary accommodation. Now I need to find somewhere more permanent to live.

We visit our bank's business account manager, who is shocked, but can offer us little help, other than an emergency overdraft.

OCTOBER
24

I spend the day looking for somewhere to live. Thankfully, our soon-to-be new landlord is a business owner sympathetic to our plight, and offers to move out immediately so we can move in.

Our main newspaper wholesaler has organised a collection so that all our magazines are returned for credit. Two local councillors ask us what we plan to do and appear to be concerned that we had fled the shop. I tell them that I would love to run away but the insurance man won't let me.

OCTOBER
27

We discuss under-insurance with our loss assessor. He says that is a common issue with buildings insurance, but this is the first instance he has seen that the rebuild value of the property is the same as the bricks and mortar value.

OCTOBER
28

The loss adjustor from the home insurance company has been very good. Lost or damaged items will be replaced and his company is paying for our temporary accommodation.

I am under pressure to tell the newspaper wholesalers and my NFRN rep when we will reopen, but can't give them an answer until I have moved my family into a new home.

OCTOBER
30

A local newspaper offers to put up posters directing my customers to another newspaper shop. I ask them if they are trying to kill my business as it has already been supplying leaflets to the Co-op and posters to other businesses promoting their own evening news delivery service, and I threaten them with my solicitor.

NOVEMBER
1

We clear the house, then the shop, of broken shelving. The builders have done a good job creating a partition between the smashed area and our new trading space.

I contact my wholesaler to restart my newspaper supply for our reopening on 5 November.

Without any electricity, we can only work during daylight hours, but with our business interruption cover, even if we open for an hour a day, we get a payout. I have a great idea: we can power the shop with car batteries for the till and our PayPoint machine.

A customer arrives. We assume he is here to offer kindness and support, but instead he wants to complain about his bill. My wife explains we have no electricity or computer system and we are not open. He isn't interested and cancels the following day, despite the error being in his own calculations.



NOVEMBER
5

It is D-Day. We rise at 4.30am and head over to the shop, our lanterns charged and batteries installed and tested. Our newspaper supply has arrived, but the supply from our local publisher hasn't. They have delivered our papers to the Co-op, so I find myself at 5.15am struggling down the road with bundles of papers. The newspaper boys turn up, bar one. They do a sterling job and I am proud of them.

Five customers cancel their delivery because we've not been able to deliver for the past fortnight. Being a newsagent is a thankless task in this village. We manage to open and begin trading, and the regulars come back. Many are upset that the Co-op is stocking newspapers. Some want to picket it. Others write letters of complaint. One suggests a petition.

NOVEMBER
20

An environmental health officer visits because an anonymous caller has reported us for operating without lights. Now we are trading with rechargeable lanterns, signs warning of our lack of electricity and staff are serving most customers at the front door. But the officer has a job to do. I purchase a petrol generator and realise I was right about refusing to use one; they are so noisy and smelly that I go back to using the car batteries and buy some low-energy work lanterns. I later reason with the officer that if I use the generator, I'll probably get more complaints from customers over the noise and pollution.

We receive a cheque for £10,000 for our business interruption cover but, while it relieves the pressure, the money isn't going to go far. In the month we've been out of operation we've amassed over £4,000 of debts through unpaid invoices.

NOVEMBER
25

My loss assessor asks me about trade. We've lost half. On average, we get 220 customers a day and this has been cut to around 90 faithful regulars. Our average weekly turnover has been cut from £5,500 to £3,200 on a good week.

NOVEMBER
28

Our structural surveyor has drawn up plans for rebuilding. Early estimates are that the actions of one stupid moron are going to cost £60,000 in repairs.

DECEMBER
10

Our first bit of good news is that the MIB is on board. If it is meeting our shortfall, we'll only have to find the cash to pay our loss assessor. This money is going to be hard to find as we put all our savings into the business.



DECEMBER
17

The local press wants to run a follow-up piece. We turn up for our photo call and pose with car batteries, lanterns and our baby.

DECEMBER
18

We receive our first set of bills, totalling £15,000. The cost of the emergency traffic lights outside is £300 a week.

The period I call "The Dark Ages" appears to be nearly over, for we are having a new electricity supply installed. Whether electric light will attract customers to our shop like a moth to a flame is debatable.

This is our first business. It was meant to be our escape from the rat race and a retreat to the countryside. This was my way of providing a means for myself and my wife to spend the time with our newborn daughter. Instead, we have bought a living nightmare, the likes of which I wouldn't wish upon my worst enemy. Hopefully, these writings will give hope to those who might be going through similar circumstances. There is a light at the end of the tunnel, but it takes many a dark night of the soul to get there. ■

Dealing with disaster

In the event of an incident such as this, the NFRN and NFRN Mutual offer the following advice:

- Ensure you have suitable commercial property insurance coverage
- Notify the relevant emergency services and note the time you called and who you spoke to
- Note the make and model of the vehicle involved and the name, address, contact number and insurance details from the driver if possible
- If the property has suffered serious structural damage, do not enter unless the emergency services permit it
- Tell your insurance provider what has happened, what emergency repairs have been arranged and give a rough idea of the damage
- Secure your shop as soon as possible. Your insurance provider or the police may have a recommended firm for emergency boarding
- Take photographs of damage sustained, inside and outside
- Engage a loss adjustor and seek advice.
- Inform your bank, Lotto and other suppliers of the situation
- If there is structural damage you will need to engage an architect