



HPM304 –Insurance Reinstatement & Refurbishment Company For Sale – North West

An opportunity has arisen to acquire an insurance reinstatement and refurbishment contractor operating across the North West of England. With over a decade of trading history, the company has established a strong reputation for delivering high-quality reinstatement projects following fire, flood, escape of water and impact damage.

The business undertakes insurance-led reinstatement works on behalf of national claims management companies and loss adjusters, supported by a robust pool of approved subcontractors and multi-trade operatives. The service offering also includes property repair and refurbishment programmes on behalf of a large public-sector housing client, with further opportunities to expand this division.

Client relationships are long-standing, with a high proportion of recurring work and a strong regional presence. Jobs are managed through a dedicated end-to-end software platform, allowing efficient scheduling, progress tracking, purchasing and cost control.

The company is managed by an experienced team with delegated client stewardship and operational oversight in place. The shareholders are seeking a retirement sale and will provide a full handover to ensure a smooth transition of ownership.

Highlights

- Established and profitable building reinstatement and refurbishment contractor
- Specialises in insurance-led fire, flood and impact damage reinstatement
- Repeat business from long-standing insurer panel relationships (c.78% of revenue)
- Social housing maintenance division accounting for (c.18% of revenue), with new client discussions underway
- Strong regional presence across North West
- Robust internal job management system supporting scheduling, cost control and margin visibility
- Experienced operational team with delegated client stewardship
- Retirement sale – full handover and transition support available



Financial Overview

F/Y:	2023	2024	2025	2026 (Proj)
Sales revenue	£651,586	£1,453,661	£2,084,318	£2,356,981
Gross profit	£369,581	£625,868	£976,540	£940,806
<i>Percentage</i>	<i>57%</i>	<i>43%</i>	<i>47%</i>	<i>40%</i>
Adjusted EBITDA	£-24,319	£113,395	£429,399	£266,653
<i>Percentage</i>	<i>-4%</i>	<i>8%</i>	<i>21%</i>	<i>11%</i>

- Directors' replacement cost is accounted for within the Adjusted EBITDA.

Offers Invited