

January 19. It's a beautiful crisp winter's day. I cycle from my house in Hammersmith to the London Library, on St James's Square. I switch my phone to silent and immerse myself in Queen Victoria's diaries. At two o'clock, I emerge for a coffee and turn my phone on. It rings immediately: it is the Ocado delivery man saying he can't get into my street because it is blocked with fire engines. I look down and see there are about 100 missed calls from my husband. I call him and he says: "The house is on fire. Don't come home."

The next day, I wake up in the Royal Garden Hotel. Everything that really matters is safe — my husband and daughters, my three dogs — but we are homeless and our worldly goods are burnt, smoke-damaged or soaking wet. The fire started in my teenage daughter's bedroom, probably caused by low seasonal sun hitting a magnifying make-up mirror that created a spark and set fire to the curtains. Keep shiny things away from south-facing windows is the moral of the story.

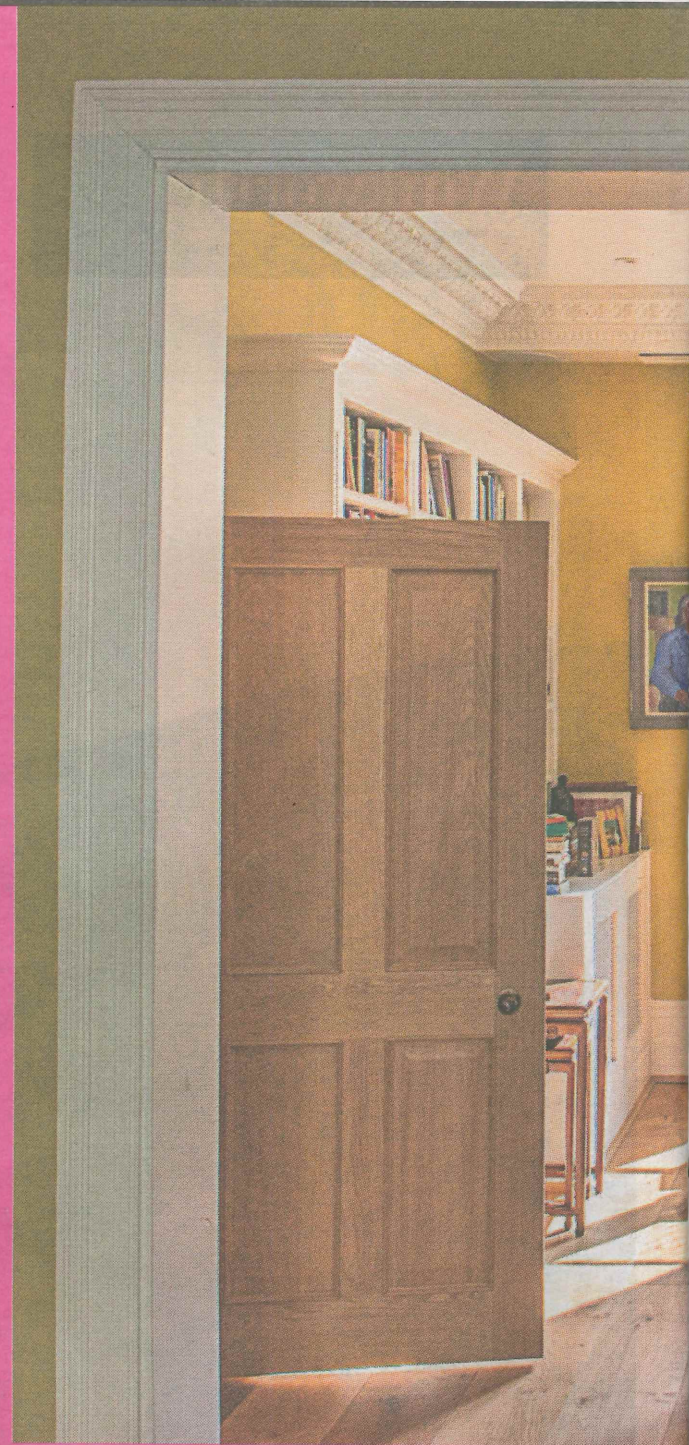
I learnt a lot that first week. Primarily, possessions are a lot less important than you think. As long as you have clean knickers, comfortable shoes and broadband, you can function. The tougher lesson is that nothing about insurance is straightforward. There seems to be a mind-set on the part of the insurers to make everything as difficult and as distressing as possible. It's hard to be rational when you are homeless. We hire a consultant to negotiate with the insurance company — insurers talk in a language



The future's orange
The writer and TV producer Daisy Goodwin, left, back at home with her daughter Lydia



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Out of the ashes

incomprehensible to the layman. It feels wrong to have to pay more money to extract what is clearly due to us, but we decide to take on the recommended Alan Harris to do battle.

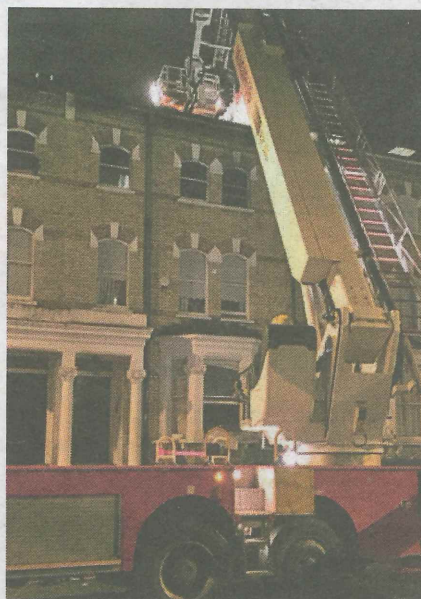
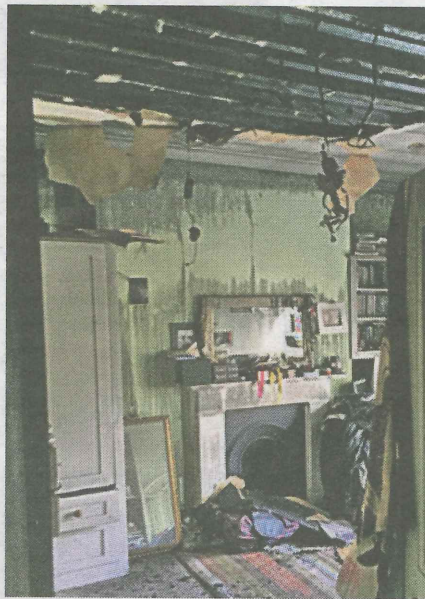
Most of us think of contents insurance in terms of being burgled — we make a mental estimate of what it might cost to replace the TV, the laptops, the silver and the jewellery. What you don't think about is the cost of replacing every single sheet, towel, pillowcase and mattress. Add to that every lampshade, carpet, curtain and cookery book, and the figures mount up.

We had lived in our home for 12 years and were equipped with every domestic appliance, from coffee machine to Thermomix. Do an audit from the John Lewis website of what it would cost to replace the contents of your kitchen, multiply by the number of rooms you have, and you get the idea. Even though the fire only burnt out the top two floors, water damage affected the whole house.

After a month camping with friends, we rent an unfurnished flat. My aunt (and the kindest woman in the world) has some extra furniture, and she delivers it all in a van — suddenly, we are sitting on

What would you do if your house went up in smoke? It happened to **Daisy Goodwin** last year. Here she recalls the tears, the tantrums, the insurance wrangles — and the joy of finally being back in her own kitchen

London's burning The fire at the Goodwins' Hammersmith home burnt out the top two floors of the house; water damage destroyed the rest



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As the creator of the TV show *Grand Designs*, Goodwin had experience to draw on when planning the rebuild. Below right, the heart of the new/old home, she says, is her new orange cooker. Bottom, Lydia's bedroom, now redecorated, is where the fire began



Francesco Guidicini

comfortable sofas and walking across fabulous rugs. Life begins to look up.

When I go back to look at the damp, scorched, mouldy shell of my old house, I can't imagine every wanting to live there again. The only downside of the new place is the nightmare of getting online: BT is sclerotic, Virgin slightly better, but nobody will give me a contract for less than a year. I spend a lot of time in bars with decent wi-fi, high on caffeine.

Relief. In March, the insurance company agrees to pay our claim. We meet Robert Shutler, our surveyor, and start to make plans for the rebuild. He is a bit dismissive about my kitchen plans until I remind him that, as the person who created the TV show *Grand Designs*, I do have a little experience. The glimmer of silver lining that emerges is that the rebuild will give us a chance to fix all the things that annoyed us about the old (architect-designed) kitchen. I fall in love with an orange cooker and I begin to think things might turn out all right.

For some reason, maybe it's just delayed shock, I feel unable to make even the simplest decision. I find myself in Peter Jones, buying wastepaper bins and weeping because I can't decide between metal or wicker. Luckily, there is a motherly woman on hand who takes me to the ladies and gives me tissues. I get the impression middle-aged women getting emotional in soft furnishings is not uncommon.

Unbelievably, by May, we are running out of money. Yes, the insurance is paying our rent, for now, but it doesn't cover all the endless extra expenses that moving house in a hurry entails. When I meet a friend who says, "How lucky you are,

a brand-new house on the insurance," I think of all the money I have spent in the past three months and wince. But she's right: at least our house is being rebuilt. I think of all the people without proper insurance whose homes were flooded earlier in the year, and I realise we are very lucky.

The house is beginning to take shape. My bedroom is a contentious issue. My mother, Jocasta Innes, decorated it for me, and as she died recently, I feel that to change it would be losing a part of her. But I also know she was a great believer in fresh starts, so I bite the bullet and pick a whole new colour scheme. You can never go back.

In July, I have a mammogram and they find a tumour. It's eminently treatable with surgery and radiotherapy, but it seems like the last straw. It isn't. Our landlady decides to break our lease at six months, which means we will have to move again. I explain the situation to her, but she says she wants to let it for a higher rent. I spend the summer months going to radiotherapy and learning to be grateful for small mercies.

I have explained my health situation to the builders and they kindly agree to make a special effort to finish early. Now the end is in sight, I long to be at home in my own bed (except first I have to buy a bed). We have lots of conversations about Scart plugs. My one contribution is to make sure the socket in the kitchen counter has a USB point for phone chargers. I also, in a fit of madness, decide to do away with televisions and have a projector instead. I am talked into all kinds of kit (ceiling speakers, subwoofers). My husband thinks I have

lost my mind, but as I have just had my first TV drama commissioned, I feel they are tools of the trade.

The house is nearly ready. But there is a problem: someone has forgotten to order the orange cooker. There are tears. I could just choose another one, but having lost so much, I don't want to lose this. I've even painted a kitchen wall to match. The builders agree to install a temporary cooker and I'm pathetically grateful.

We move back in November. I am deliriously happy to be home. As soon as I lie down in my new, fabulously comfortable bed, I forget about the horrors and fall into what feels like the first proper sleep I have had all year. It's hard, though. My home is both familiar and unsettling. I wake up in the middle of the night and walk downstairs in the dark, thinking someone has moved all the light switches — my sense memories have not adjusted to the new house. The dogs come back and they look equally confused.

Finally, *finally*, earlier this month the orange Bertazzoni cooker arrives. It really is worth waiting for, the vibrant heart of my new/old home. I can't wait to cook for all the people whose kindness has made this past year bearable. It has been challenging, but I feel I have gained so much more than I lost. It's not just that my house is new and sparkling, but it's knowing that it isn't the stuff or the bricks and mortar that matter, it's the people you love (and a good broadband connection).

■ *Victoria*, an eight-part drama starring Jenna Coleman, will air on ITV later this year

