

12 November 2019

Mr & Mrs T. Redhead  
89 West End  
March  
Cambridgeshire  
PE15 8DJ

Dear Mr & Mrs T. Redhead

Our Reference: IFS-LBG-SUB-19-0084888

Following the recent inspection carried out at your property, I write to confirm matters.

## Background

Property	Two storey semi-detached property
Garage	None
Conservatory/Extension	Rear two storey extension
Outbuildings	Rear outbuilding
Number of Bedrooms	3
Date of Construction	Circa 1920
Date of Conservatory	Circa 2012
Purchased	Circa 2012
Policy Inception Date	01/12/2017
Damage First Noticed	01/05/2019
Claim Notified to Insurer	04/11/2019
Date of Inspection	11/11/2019
Adequacy of Sum Insured	Adequate

## The Site

Topography	Left to Right Downward Slope		
Adverse Features	None		
Drift Geology	Till		
Expected Ground Conditions	Clay based sub soils		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Broadleaf	10		Neighbour
Broadleaf	20	15	Local Authority?
Broadleaf	10	12	Neighbour

## Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the front right corner of the property and side conservatory, relative to the remainder of the building.

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 2 and would be classified as slight.

Category 0	Negligible	<0.1mm
Category 1	Very Slight	0.1 - 1mm
Category 2	Slight	>1 but <5mm
Category 3	Moderate	>5 but <15mm
Category 4	Severe	>15 but <25mm
Category 5	Very Severe	>25 mm

## Cause

At this stage insurer's liability for the damage is deferred, pending the outcome of enquiries in relation to the underpinning or piling of the property in 1991 and your previous subsidence claim on the conservatory in 2018. We understand that the party wall and rear walls of the two storey extension were piled in 1991. The reasons for this work are unknown but the remaining walls to the main body of the house were not piled. There have also been a number of issues with respect to a leaking water main which we believe runs from the front of the property, to the side of the right gable and then to the rear kitchen.

The precise cause of movement and crack damage is unknown at present without the benefit of site investigations. Damage may be due to subsidence from leaking drains/leaking water main or clay shrinkage/tree root action. There is also evidence of historic settlement within the property. Damage caused by historic settlement is not covered by the policy

We note that the general exclusions section of the policy carries exclusions relating to loss or damage arising from 'faulty workmanship, poor design or inherently unsuitable materials'. The subsidence section of the policy also carries an exclusion relating to loss and damage caused by 'settlement'. If the outcome of the site investigation confirms that the conservatory damage is the direct result of defective or inadequate foundations or as a result of normal settlement then it is likely that this exclusion will be deemed to operate. We acknowledge that since your previous subsidence claim for the conservatory in 2018 that some remedial work was undertaken on the foundations by your builder which included additional concrete under the footings.

## Policy Liability

Damage is localised to the front right corner of the prpoerty and side conservatory but the conservatory damage maybe excluded under the defective design/faulty workmanship exclusion.

Please note that there is a £1000 excess if the claim is accepted.

## What will happen next

We will now arrange for site investigations to be carried out, to consider the claim further, please

allow for up to two months for this to take place.

## **Remedial Work**

National House Building Council (NHBC) guidance with respect to building near trees on clay soils has been evident for over 40 years and is a recognised standard in the building and construction industry. The NHBC depth is based on the clay soil, species of tree, the full mature height of the tree and its distance away from the building. There is also a minimum depth requirement for foundations built on clay soils without nearby vegetation. In respect of poor design or inadequate foundations an assessment will be made using the appropriate NHBC guide available at the time of construction as to whether the actual conservatory foundation depth was too shallow and whether crack damage would have occurred. We understand the conservatory was built in 2012.

The following paragraphs are only applicable on the basis of a valid claim being accepted. If subsidence is confirmed then appropriate mitigation measures will need to be undertaken. This may involve drain repairs or vegetation removal.

Provided the property stabilises as expected, no foundation stabilisation works are considered necessary, with structural repairs of the superstructure being required only, together with internal redecoration of the damaged rooms.

Generally cracks 1mm wide or less will be filled (internal) or re-pointed (external). Internally, where the cracks are wider than 1mm, but less than 5mm the underlying brickwork or blockwork will be exposed and prior to making good the plaster finishes the cracking will be covered with expanded metal lathe. Where cracks are 5mm across or wider, some form of bed joint reinforcement will be introduced. Only damage caused by current subsidence movement will be repaired. Damage caused by historic settlement is not covered by the policy. Damage to the conservatory may be excluded again under the defective design exclusion on your policy.

On simple claims once any necessary mitigation is complete we will settle your claim with a cash payment (less the policy excess amount).

## **Further Advice**

If you have any further queries then please contact us on 0330 380 1056 and ask for your Innovation Property Claims Partner - Kyza Derby

Ian Hanson  
Subsidence Specialist  
Innovation Property - Subsidence Management Services