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13 October 2020

Mr Andrew Weaving
16 Warley Way
Fritton-on-Sea
Essex
CO13 9PA

Dear Mr Andrew Weaving

Our Reference: IFS-LBG-SUB-20-0088112

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

Background

Property	Two storey detached property
Garage	Single - Attached
Conservatory/Extension	Garage conversion
Outbuildings	None
Number of Bedrooms	5
Date of Construction	Circa 1935
Date of Conservatory	Garage converted circa 2000
Purchased	2000
Policy Inception Date	01/07/2007
Damage First Noticed	23/08/2020
Claim Notified to Insurer	25/08/2020
Date of Inspection	13/10/2020
Adequacy of Sum Insured	Adequate

The Site

Topography	Level Site		
Adverse Features	None		
Drift Geology	None recorded		
Expected Ground Conditions	London Clay		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Broadleaf	7	3	TP
Broadleaf	8	8	PH

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the rear left projection and the rear right corner of the property, relative to the remainder of the building.

Internal Damage: Front Lounge: Damage to curved window - potential lintel failure (not subs)
Rear Garage conversion: Vertical cracking to walls - 2mm
Kitchen: Diagonal cracking to walls and ceiling junctions - 2mm
Rear Right Bed: Diagonal cracking to walls - 2mm
Rear Left Bed: Diagonal cracking to walls - 2mm
Landing: Cracking to ceiling/wall junctions - 2mm
Other carious cracking to ceilings not subs related.

External Damage: Rear Garage conversion: Vertical cracking to either side of projection - 2mm
Rear Right corner: diagonal cracking to render - 2mm

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

The pattern and type of cracking would suggest that the damage has resulted from subsidence of the site. The most likely cause of subsidence is the shrinkage of underlying soils due to seasonal variations in moisture content. This will have been exacerbated by the moisture extracted by the roots of nearby vegetation.

Policy Liability

Valid claim.

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

It is most likely that stability will be regained once the vegetation has been removed or reduced. Once stability has been regained, we will agree how to settle your claim. It is possible that further damage may develop while mitigation is being arranged.

On simple claims (damage less than 5mm) once any necessary mitigation is complete we may choose to settle your claim with a cash payment to be confirmed (less the policy excess amount).

Further Advice

If you have any further questions or would like to discuss your claim further, then please contact us on the details shown at the top of this report.

Robbie Taylor
MCIOB

Subsidence Specialist
Innovation Property - Subsidence Management Services