



22 September 2022

Dr Nicolas & Mrs Bennett
Hawthorn House
Main Street, Nocton, LN4 2BH

Dear Dr Nicolas & Mrs Bennett

Our Reference: IFS-LBG-SUB-22-0103204

Following the recent review carried out of your property, we write to confirm matters.

Background

Property	Two storey
Garage	
Conservatory/Extension	
Outbuildings	
Number of Bedrooms	4
Date of Construction	1987
Date Affected Area Constructed	2002
Purchased	1993
Policy Inception Date	27/11/2019
Damage First Noticed	14/09/2022
Claim Notified to Insurer	14/09/2022
Date of Inspection	18/09/2022
Adequacy of Sum Insured	Adequate
Previous claim in 2010	Same area of concern as current claim

The Site

Topography			
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Mixed Species			arborist to determine



Damage relating to the claim

The damage is indicative of downward and rotational movement to the rear, relative to the remainder of the building.

Cracking to the walls/ceilings in the rear extension

Damage not related to the claim

The damage noted for subsidence is listed above no further related damage was noted in the photos supplied.

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 3 and would be classified as moderate.

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 the vegetation on your neighbour's property.

Policy Liability

There is evidence of subsidence damage but this is subject to further investigation.

Please note that there is a £1000 excess.

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.

Further Advice

If you have any further questions or would like to discuss your claim further, then please contact us on the details previously provided.

Yours sincerely,

Ian Domigan
PhD MFor Sci BSc Me CPEng (Structural) IntEng CERT CII

Subsidence Specialist
Innovation Property - Subsidence Management Services