



Claim Information

Client Ageas (All Accounts) Claim Number 6516549G
Claim Type Subsidence Policy Number 8848688X
Policyholder Name [REDACTED]
Risk Address 83 YEW TREE COTTAGES, MIDGLEY, LUDDENDENFOOT, HALIFAX, WEST YORKSHIRE, HX2 6UG

Summary

Date of Report	02/12/2020
Authority Type	Delegated Authority
Damage Discovery	Your Customer was alerted by her Son who was advised by neighbours that the gable end wall was cracked. She has also noted that the floor in the living room has risen.
Circumstances	The damage was first noticed by the neighbour of the policyholder and due to concern that it may be due to foundation movement a claim was submitted.
Conclusions	The Geological Survey Map indicates that the subsoils are of the Upper Kinderscout Grit formation comprising of Grit although there may be some clay present. The nature and pattern of damage would appear to be indicative of a downward rotational movement towards the rear. However there would appear to be a lift of the floor slab in the living room. We have therefore instructed site investigations and a program of monitoring.
Present Position	Site investigations have been instructed. we will review the site investigation information before considering the appointment of an Arborist. In the meantime we have reserved insurers position with respect to Liability.

Previous Claims

Previous claims at the property (Last 5 Years)	No
Previous Subsidence Claims	No
Neighbour Subsidence Claims	No

ABI

Policy Inception Date	11/11/2019
Claim Notification Date	27/11/2020
ABI Option	Option 2 - Date of Notification is 1 year or more from inception of policy

Underwriting

Property Type	House (end terrace)
Time Resident	46 Years
Number of Storeys	2
Number of Bedrooms	2
Predominant External Wall Construction	Stonework
Predominant Roof Type	Dual pitched
Predominant Roof Covering	Slate
Internal Wall Construction	Solid Internal Walls
Ground Floor Construction	Solid floor
First Floor Construction	Suspended Timber
Foundation Construction	Not Known
Neighbourhood Type	Privately Owned
Main Entrance Direction	South
Paying Guests, Tenants or Lodgers	No
Ownership Type	Freehold
Date of Purchase	01/01/1974
Occupation Type	Domestic
Separate Insurance for Contents	No
Property Under Mortgage	No
Previous Insurer	Na
Previous Policy Ref	na
Estimated Value at Risk	Not applicable
Current Insured Amount	Not applicable
Total GEA(m2)	72

Damage Discovery

Damage Discovered By	Neighbours
Damage Discovered Date	14/11/2020
Damage Discovered	Your Customer was alerted by her Son who was advised by neighbours that the gable end wall was cracked. She has also noted that the floor in the living room has risen.
Mitigation Taken	No
Reason for No Mitigation	Your Customer has mobility issues.

Damage Overview

Damage Cause Description	In our opinion, taking into consideration the cracking to the gable wall and the rising of the asphalt floor to the living room, we believe that the tree to the front boundary may be an influence as to the external damage. We are advised that the Local Authority have had issues with roots in the road from the tree.
Peril	Subsidence
Damage Cause Type	Tree Roots
Recovery Opportunity	No
Claim Outcome	Valid
Validity Reason	We believe that the tree roots, the tree which is owned by the neighbour has damaged the foundation.
Party Structure Damage	No
BRE Damage Category	3- Crack widths of 5 to 15mm (or several of e.g. 3mm). Cracks that require some opening up.
Damage Details	The cracks runs down the stone work from the roof at the front of the side gable but is not mirrored internally. There is a large rise in the centre of the living room floor.

Damage Detail

Damage to Main Dwelling	Yes
Internal Rooms	Front Living room - 4.5 x 5.0 x 2.3 The centre of the floor has a substantial rise in its surface although this is covered with carpet.
External Areas	Gable end - 8.7 wide x 4.8 high There is a vertical crack running down from roof level and takes in the side of the blocked up window.

External Factors

Vegetation Present	Yes
Vegetation Type	Tree
Approx. Height	3
Approx. Distance from Property	4
Vegetation Owner	The neighbour
Vegetation Inside Conservation Area	No
Vegetation Subject to Tree Preservation Order	Yes
Object of Primary Influence	Yes
Arborist Recommended	Yes
Leaking Drains Influencing Damage	No

Health and Safety

Suspected Asbestos	No
Alternate Accommodation Estimate	Not applicable

Customer Feedback

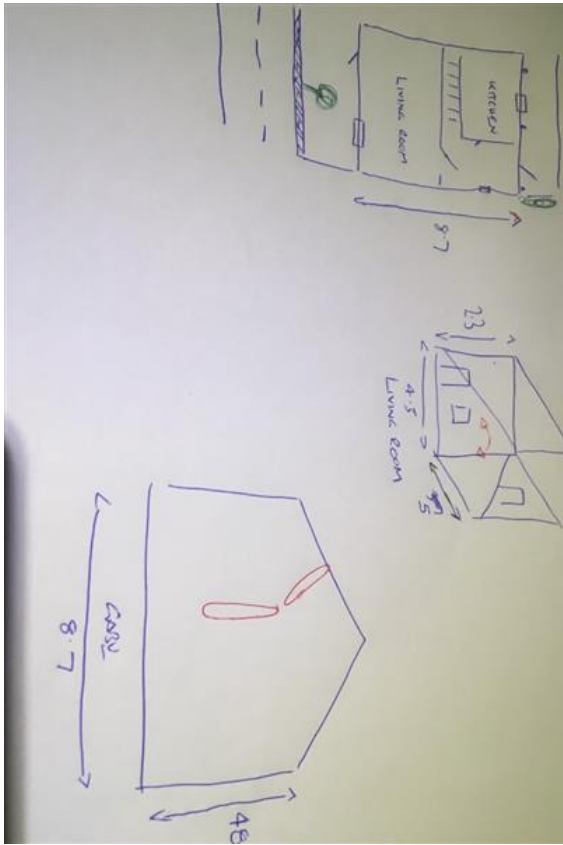
Customer Thoughts / FeelingsOK

Customer Feedback Happy

The Subsidence Team Telephone: 0330 124 1395 Email: subsidence@claimsconsortiumgroup.co.uk. The contents of this Report are private and confidential. This Report is for the exclusive use of the client and is not to be relied on by or made available to any other party without our prior written consent. We have aimed to conduct our review on a diligent and careful basis and we do not accept any responsibility for any omission or misstatement in this Report, except in the event of negligence or fraud. We do not accept a duty of care to any person other than the client in respect of this Report.

Payments & Reserves

	Sum Insured	Previous Payments	Initial Reserve	Balance of Reserve	Payments Required
Buildings > Arborist / Tree Works					
Buildings > Crack / Level Monitoring					
Buildings > Reinstatement					
Buildings > Subsidence Site Investigation					
Disturbance Allowance > Alternative Accommodation					
Total					



plan



front elevation



Living room 1



Living room 2



Living room 3



Blocked window right gable 1



Blocked window right gable 2



Living room floor centre right to left



right gable 2



Living room floor centre back to front



SAM_2143.JPG



right gable 3



right gable 4



right gable 5



Boundary wall



Tree at boundary wall



SAM_2142.JPG



right gable 1



Living room cill



living room floor right to left



living room floor back to front