By Email

Claim and Risk Solutions

YOUR REF:- Please advise

Mr Bandak 40 Hillway London N6 6HH



08 August 2023



Claim For Subsidence Damage At: 42 Hillway, London, N6 6HH

We have been appointed in our capacity of Subsidence Engineers by Gallagher Private Client who are insurers of the above noted property, in order to investigate the cause of subsidence damage.

Please find attached our sketch site plan and details of the recent site investigations undertaken for your information.

You will note that, based upon our inspection and site investigations, we have concluded that the damage to the insureds Garage is the result of subsidence of the foundations, which has been caused by shrinkage of the underlying clay subsoil, due to moisture extraction through the roots of adjacent vegetation, the most substantial belonging to you.

In this case the tree of concern is T3, the Cypress located at the rear of your garden, approximately 4m from your neighbours Garage.

In order to prevent further subsidence movement of the Garage and to safeguard future stability it will be necessary for you to fully remove the Cypress tree T3 as shown on the attached sketch plan. Whilst this tree has been implicated as the dominant cause of the movement, your neighbour will also be undertaking removal of the much smaller items T4 and T5.

At this stage we are not seeking any financial reimbursement and merely seek your assistance and would like to thank you for your cooperation. However, it is our duty to inform you that should you not wish to undertake the removal as requested and



this was to result in further damage or increased costs, it is likely that Insurers will ask us then to seek a recovery of associated costs from you/your insurers.

We would like to point out that we are writing this letter to you seeking your cooperation on a neighbourly basis and that this letter has not been sent t the request of your neighbour but is due to our involvement by the appointed building Insurers.

We thank you in anticipation of your assistance in this matter and should you have any questions at all relating to this, feel free to contact us.

Yours sincerely

Lance La-Band BSc.MRICS

For GHG Solutions Limited

Enc: Site Plan

Site investigation factual data