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(incorporating Libra Insurance Services)

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Fairfax Mansions LLP & Network Rail Infrastructure Ltd
C/o Aroona Patel
5 Framfield Close
Woodside Park
London
N12 7HH

30/09/2015

Dear Aroonaben

Re: PROPERTY OWNERS INURANCE - Policy No: PO1010483001
Risk Address: 167-175 Finchley Road & 1-9 Fairfax Mansions, London, NW3 6JY

I refer to our recent discussions regarding Subsidence cover at the above premises. As you have been made aware, Underwriters have decided to EXCLUDE Subsidence cover with effect from inception, 8th July 2015 following a property survey carried out on 9th July 2015.

It appears that there is a significant ongoing issue to the rear of the property where there are a number of mature trees (mainly London Plain) in close proximity to the building, particularly one that is near the rear corner of no 167 and immediately to the rear of 171/171a.

Tree roots are obviously having an adverse effect on the property with movement noted to the majority of the rear basement steps and cracking noted in rear walls externally and internally and to rear concrete floor slabs (particularly nos. 173 and 175). Due to the age of this building, it is likely to have relatively shallow foundations which can more easily be affected by subsidence and additionally sub-soil is likely to be typical shrinkable London clay.

The trees evidently are subject to a tree preservation order so cannot be removed without authority from Camden Council although previous enquiries about their removal has not yielded a great deal of sympathy. In addition, there is an unused section of the London Underground passing beneath the property which may also be possibly connected with the damage.

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Underwriters have subsequently requested for Subsidence cover to be excluded from inception and we enclose revised policy schedules for your file.

We look forward to receiving your comments.

Yours sincerely

Chirag K Shah Dip CII
For and on behalf of
Jelf Insurance Brokers incorporating Libra Insurance Services

E&OE