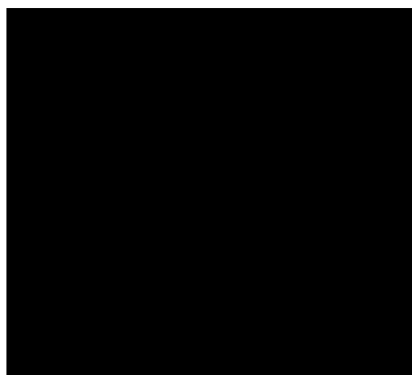




Moutnview Estates Plc
1 Elsworthy Terrace
London
NW3 3DR



Date: 18 March 2015

Dear Nigel

Re: Your Insurance Claim – 1 Elsworthy Terrace

We refer to all recent correspondence in relation to this claim and as means of an update, we can advise that following our inspection, we noted that the previous repairs undertaken due Subsidence caused by a Local Authority Plane tree now reduced have held firm and remain in good order.

We did however notice some further slight Subsidence which has manifested below the bathroom window adjacent to the access steps and which is visible in cracked tiles to the wall internally. We also noticed some cracking to floor tiles; however this is due to them being installed inadequately to a suspended timber floor.

In summary of this wall damage, it is our opinion that this relates to a new incident of Subsidence, caused by a nearby mature tree within the grounds to the front right hand side of the steps.

Fortunately, as the damage is slight, we believe that the removal of this tree will be sufficient to stabilise this area and allow a scheme of localised re-pointing externally and some tile replacement to one wall internally.

In noting that the cost of tree works will be your responsibility, we would ask that you arrange for this as soon as possible to mitigate against further damage and would expect thereafter the cost of repairs to fall within the £1,000.00 policy excess that would be applicable to this claim and also your responsibility to complete.

As damage is slight and falls within the cost of your excess at this time therefore, there is no claim for your Insurers to consider, however we hope our advice and guidance proves useful in resolving this specific issue.



We will now issue our final report and close our file. Should you have any queries in the meantime however, please do not hesitate to contact this office.

Yours sincerely

Dave Clare
QuestGates Ltd
Chartered Loss Adjusters & Claims Specialists