

By Email

[REDACTED]

Mrs J Hoadley
24 Chetwynd Road
London
NW5 1BY

[REDACTED]



10 August 2018

Dear Mrs Hoadley

**YOUR SUBSIDENCE INSURANCE CLAIM AT 24 CHETWYND ROAD,
LONDON, NW5 1BY**

I refer to my visit to your property on 02 August 2018 and I would like to thank you for your assistance and hospitality at that time.

Based upon our discussions and also my investigations I have now prepared my report which has been submitted to Insurers in order that they can form a view on liability.

I would ask you to appreciate that until I have further instructions from Insurers my dealings in this matter must be without prejudice to the question of liability.

As we discussed at the meeting subsidence claims under the terms of this policy [REDACTED]

In the meantime I enclose a copy of my Engineering Report which I trust confirms the discussions we held in our meeting and is also self explanatory. If you require any further explanations please do not hesitate to contact me.

You will see at the present time that my view is that the damage has been caused by subsidence of the rear projection due to shrinkage of the underlying clay soils due to the drying effect of tree roots from adjacent trees. In particular, I believe the Lime trees within the garden of No. 24 will be implicated by the results of the tree root analysis and soils testing.

I acknowledge receipt of your messages regarding Mrs Beagley's response to our view that trees need to be removed, and I have asked your insurers if they are prepared to offer funding. I intend to write to Mrs Beagley when I have received the results of the soil testing and tree root analysis, but in the meantime, I suggest that you proceed with obtaining competitive estimates for the removal of the Lime trees.

[REDACTED]

I see no problem with you funding the work initially and the cost being deducted from your excess if liability is accepted and funding is agreed.

As we discussed during my inspection, it would be helpful if you are able to provide further information regarding the previous claim, if any documents are available.

Please be assured that I will revert to you as soon as I have further instructions from Insurers and / or the results of the site investigation testing and if you have any queries please do not hesitate to contact me.

GHG MyClaim App

To stay informed and assist in the administration of your claim, please download our mobile app at www.highgroup.co.uk/myclaim

[REDACTED]

Yours sincerely

[REDACTED] BSc CEng MICE

For THE GRAHAM HIGH GROUP LIMITED

[REDACTED]

Enc: Engineering Report