



Innovation Group

27 December 2018

Mr Carre
31 Hillway
London
N6 6QB

Dear Mr Carre

Following the recent inspection carried out at your property, I write to confirm matters.

Background

Property	Two storey detached house
Garage	N/A
Conservatory/Extension	Single storey
Outbuildings	N/A
Number of Bedrooms	5
Date of Construction	Circa 1930s
Date of Conservatory	N/A
Purchased	1982
Policy Inception Date	02/08/2018
Damage First Noticed	Summer 2018
Claim Notified to Insurer	12/11/2018
Date of Inspection	17/12/2018
Adequacy of Sum Insured	Adequate

The Site

Topography	Left to Right Upward Slope		
Adverse Features	None		
Drift Geology	Unknown		
Expected Ground Conditions	London Clay		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Mixed species	Various	Various	Insured

Damage relating to the claim

All damage is described as facing the front elevation externally; unless otherwise stated. The damage is isolated to the front lounge bay. Here there is a fracture through the external brickwork to the left hand side of the bay below the window. This is difficult to see behind the privet hedge. Inside the property in the lounge there is a corresponding fracture behind a radiator to that externally; plus a further fracture at the right hand junction with the bay and the main front elevation.

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 2 and would be classified as slight.

Category 0	Negligible	<0.1mm
Category 1	Very Slight	0.1 - 1mm
Category 2	Slight	>1 but <5mm
Category 3	Moderate	>5 but <15mm
Category 4	Severe	>15 but <25mm
Category 5	Very Severe	>25 mm

Cause

The pattern and type of cracking would suggest that the damage has resulted from subsidence of the site. The most likely cause of subsidence is the shrinkage of underlying soils due to seasonal variations in moisture content. This will have been exacerbated by the moisture extracted by the roots of nearby vegetation.

Policy Liability

A valid claim has arisen under the subsidence section of the policy.

Please note that there is a £1000 excess.

What will happen next

The geology for the area is known to be shrinkable London clay. The timing of the damage suggests that the cause is a minor episode of subsidence caused by shrinkage of the clay beneath the foundation caused by moisture extraction from nearby vegetation. An Arboricultural Consultant has been appointed to survey all vegetation to the front; determine the cause and make recommendations for removal. Following removal we would wait for the clay to rehydrate over the remainder of this summer and spring and then look to commence the repairs in the late spring/early summer of 2019.

Remedial Work

At this stage I am confident that providing the cause is removed the sub-stratum will stabilise negating the need for any form of sub-stabilisation measures. It is likely therefore that all that will be required on this occasion will be superstructure repairs and associated redecoration works. Once I am satisfied that your property is stable and we can move to the repair phase one of our network contractors will be instructed to review the damage and produce a schedule of the main repairs. Should you decide not to receive a cash settlement based upon the schedule then the contractor will be appointed to undertake the repairs. A further update on this will be provided to you nearer the time.

Further Advice

Our Arborist will be in touch with you shortly to arrange access. If you have any queries then please contact us on [REDACTED] and ask for your Innovation Property Claims Partner - Kellie Ball.

Peter Moore
Subsidence Specialist
Innovation Property - Subsidence Management Services