



Innovation Group



16 October 2018

Mr and Mrs Sanders
54 Hillway
London
N6 6EP

Dear Mr and Mrs Sanders

Our Reference: 

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

Background

Property	Three storey
Garage	None
Conservatory/Extension	Conservatory
Outbuildings	N/A
Number of Bedrooms	6
Date of Construction	1925
Date of Conservatory	1988
Purchased	1980
Policy Inception Date	20/12/1998
Damage First Noticed	19/07/2018
Claim Notified to Insurer	09/08/2018
Date of Inspection	15/10/2018
Adequacy of Sum Insured	Adequate

The Site

Topography	Left to Right Downward Slope		
Adverse Features	None		
Drift Geology	London Clay		
Expected Ground Conditions	Clay		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Lime	9	12	Holly Lodge Estates

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the front elevation, relative to the remainder of the building.

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

In view that the damage to the property is considered to be as a result of an insured event, a valid claim arises under the terms of the policy cover, subject to the applicable excess.



What will happen next

We will now arrange for site investigations to be carried out, to consider the claim further, please allow for up to two months for this to take place.

Remedial Work

It is most likely that stability will be regained once the vegetation has been removed or reduced. Once stability has been regained, we will agree how to settle your claim. It is possible that further damage may develop while mitigation is being arranged.

On simple claims (damage less than 5mm) once any necessary mitigation is complete we can settle your claim with a cash payment less the policy excess amount.

Further Advice

If you have any further queries then please contact us on 0330 380 1056 and ask for your Innovation Property Claims Partner - Benon Flemons

Kevin Phillips
Subsidence Specialist
Innovation Property - Subsidence Management Services