



07 December 2018

Mr M Stergides  
55 Albert Street  
London  
NW1 7LX

Dear Mr Stergides

Our Reference: IFS-AVI-SUB-18-0079504

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

**Background**

Property	Four storey terraced property
Garage	None
Conservatory/Extension	Single storey extension at rear
Outbuildings	n/a
Number of Bedrooms	4
Date of Construction	Circa 1800's
Date of Conservatory	n/a
Purchased	1976
Policy Inception Date	31/10/1994
Damage First Noticed	07/10/2018
Claim Notified to Insurer	08/10/2018
Date of Inspection	27/11/2018
Adequacy of Sum Insured	Adequate

**The Site**

Topography	Level Site		
Adverse Features	None noted		
Drift Geology	London Clay Formation (Clay, Silt and Sand)		
Expected Ground Conditions	Shrinkable clay subsoil		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Shrubs	3	0.5	Neighbour
Deciduous	16	15	Neighbour
Deciduous	16	18	Neighbour
(Dimensions are estimated)			

### Damage relating to the claim

The damage is indicative of downward rotational movement of the rear right-hand corner of the rear single storey extension, relative to the remainder of the building. There are wide mortar repairs externally indicating that the extension has been subject to movement in the past.

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 3 and would be classified as moderate.

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 the subsidence movement is the shrinkage of underlying clay subsoil due to seasonal variations in moisture content brought about by moisture extraction from the subsoil by roots from the nearby vegetation on your neighbour's property.

### Policy Liability

There is evidence of subsidence damage but we will confirm whether or not a valid claim exists once the further investigations are complete. We would mention that the damage may not be covered by the policy if the foundations are found to be too shallow for the site conditions.

### What will happen next

We will now arrange for a site investigation to be carried out to consider the claim further, please allow for 4-8 weeks for this to take place. The investigation will involve the excavation of a trial pit, obtaining an arboricultural report on the trees. We will update you further once the results have been received.

### Remedial Work

Once the implicated vegetation has been removed or reduced, the foundations of the building will re-stabilise naturally as the clay soil re-hydrates. In this respect, no foundation stabilisation works are likely to be necessary, with the repairs being limited to appropriate superstructure repairs and localised redecoration. Once stability has returned, we will discuss with you how best to settle your claim. In the meantime, please be aware that further slight movement may occur while the mitigation work is being arranged.

On simple claims, once any necessary mitigation is complete we will look to settle your claim with a cash payment for the value of the repairs less the policy excess amount.

Whilst writing, can you please confirm when the rear extension was built?

**Further Advice**

If you have any further queries then please contact us on [REDACTED] and ask for your Innovation Property Claims Partner - **Mark Studley**

Robert Kelso  
Subsidence Specialist  
Innovation Property - Subsidence Management Services