



15 September 2020



34 Laurier Road
London
NW5 1SJ

Dear 

Our Reference: 

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

Background

Property	Two storey
Garage	
Conservatory/Extension	
Outbuildings	
Number of Bedrooms	4
Date of Construction	1900
Date of Conservatory	
Purchased	2012
Policy Inception Date	23/02/2020
Damage First Noticed	03/09/2020
Claim Notified to Insurer	03/09/2020
Date of Inspection	15/09/2020
Adequacy of Sum Insured	Adequate

The Site

Topography	Level Site		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Mixed Species			Arborist to determine

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the front steps, 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 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 cause is unclear from our initial brief inspection and further investigation will be required to establish the most likely mechanism of movement.

Policy Liability

There is evidence of subsidence damage but the claim maybe excluded under the defective design/faulty workmanship exclusion.

Please note that there is a £1000 excess if the claim is accepted.

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.

Further Advice

If you have any further questions or would like to discuss your claim further, then please contact us on the details shown at the top of this report.

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