



[REDACTED]

Mrs Catherine Bercusson  
18 Holly Mount  
London  
NW3 6SG

19/03/2021 [REDACTED]

Dear Mrs Bercusson

**Building Insurance Claim - Subsidence Damage**

Firstly, I write to introduce myself as the Building Consultant for your claim following the earlier involvement of my colleague, Mr Michael Whittington.

Following the recent site investigations, I now know the foundation and subsoil details for your home. This has enabled me to make a final diagnosis on the cause of damage, sufficient to recommend measures that are likely to prevent the damage from getting worse.

I enclose a Technical Resume of my findings for your information and I have reported my findings to your insurers and their confirmation of acceptance of liability is awaited/their instructions are awaited.

In view of the cause of damage it is necessary to carry out tree works in order to mitigate the potential for further movement. This will include vegetation management work in the form of felling of your Ivy and Holly tree (T1) alongside repair of defective underground services. Once we have received your insurers instructions in this regard, we will contact you further.

To measure the success of these actions, we will be continuing to monitor the cracks until July 2021. A full review will then be undertaken to decide on the repairs required. At the appropriate time we will appoint an insurer approved contractor and undertake a visit with the contractor to discuss and devise a schedule of remedial actions with you.

[REDACTED]

Continuation / 2



#### ACTION PLAN

Given all of the above, I consider that the dates below are achievable, and we will work closely with all parties involved in order to bring your claims to an early conclusion.

Action	Target Date
End of mitigation	May 2021
End of monitoring/repair decision	July 2021
Start of repairs	August 2021
Payment of your policy excess	August 2021
Anticipated finalisation	September 2021

I trust that the information I have been able to give you has clearly explained the cause of damage to your home and what now needs to be done to stop it getting worse. Once you have had an opportunity to consider this information please do not hesitate to contact your dedicated Claims Technician, Eloise Seale in the first instance if there are any matters that you wish to discuss.

I would ask that you quote  when responding in writing or by telephone.

Yours sincerely

Thomas Gutierrez BSc (Hons) MCIIB Cert CII  
Building Consultant

Eloise Seale  
*Claims Technician*

