

**From:** David Fowler  
**Sent:** 02 September 2022 08:47  
**To:** Planning Planning  
**Subject:** FW: FW: 20 Crediton Hill Ltd - Policy Number PP04 021652982  
[Version Ref: 100728541]

Please log comment on application 2022/0743/P.

Thanks!

David

David Fowler  
Deputy Team Leader



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**Subject:** Re: FW: 20 Crediton Hill Ltd - Policy Number PP04 021652982 [Version Ref: 100728541]

**[EXTERNAL EMAIL]** Beware – This email originated outside Camden Council and may be malicious. Please take extra care with any links, attachments, requests to take action or for you to verify your password etc. Please note there have been reports of emails purporting to be about Covid 19 being used as cover for scams so extra vigilance is required.

Dear Mr Fowler

Many thanks for your response.

Please can you take the flood risk into account in considering the application for the studio to become a standalone residence.

regards

Issued on behalf of:

The Directors of 20 Crediton Hill Limited & Twenty Crediton Hill Freehold Company Limited

On Fri, Aug 26, 2022 at 10:24 AM David Fowler

wrote:

Dear Sir/Madam,

I am afraid that the application involving excavation has already been approved. I attach my report, decision notice and the Basement Impact Assessment audit by our independent basement consultant. These explain how I came to this decision.

Kind regards,

David

David Fowler  
Deputy Team Leader



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**From:** Twenty Crediton-Hill

**Sent:** 11 August 2022 15:52

**To:** David Fowler

**Subject:** Fwd: FW: 20 Crediton Hill Ltd - Policy Number PP04 021652982 [Version Ref: 100728541]

**[EXTERNAL EMAIL]** Beware – This email originated outside Camden Council and may be malicious. Please take extra care with any links, attachments, requests to take action or for you to verify your password etc. Please note there have been reports of emails purporting to be about Covid 19 being used as cover for scams so extra vigilance is required.

Dear Mr Fowler

Below is evidence of the flood and subsidence risk assessed by multiple insurers for the main building at 20 Crediton Hill. Insurers have superior tools for buildings risk assessment.

Another broker engaged by us also drew a blank when trying to source buildings insurance cover.

Suffice we had no choice but to stay with Covea and its £50,000 excess for flood risk as it is the ONLY insurer that will insure 20 Crediton Hill.

We urge you to re-assess the flood risk of the studio on a downward slope from the main building. Flood risk in the area has dramatically increased in recent years.

Issued on behalf of:

The Directors of 20 Crediton Hill Limited & Twenty Crediton Hill Freehold Company Limited

To be discussed

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**Subject:** 20 Crediton Hill Ltd - Policy Number PP04 021652982 [Version Ref: 100728541]

Dear Remy,

Thank you for insuring through Flats Direct over the last 12 months.

In this email you will find some important information about your forthcoming renewal. Please take the time to check these documents carefully to make sure all your details are correct and that the cover continues to meet your needs.

At a glance .....

Your renewal premium is £6,467.03

(This premium includes insurance premium tax at the appropriate rate, our administration fee and any options you've chosen to add, please refer to the attached documents for full details).

Regretfully insurance premiums are increasing. This is partly due to the escalating cost of building materials meaning the index linking is currently over 10% together with a hardening market and insurers needing to increase their rates.

You will see that this year cover is subject to a £50,000 flood excess. An alternative option would be flood agreed for the main premises but excluded for the basement with an increased excess of £25k for the rest of the premises. I think we have previously spoken about a flood excess buy back policy, now I have the required excess I will get a quotation for this and let you know.

Insurers are also requesting that you commission a professional Flood Risk Assessment (ABI suggests these should be carried out by a chartered surveyor or a civil engineer) and implement any further resistance/resilience measures recommended as a result.

I did seek alternative quotations with the following results:-

- Ageas Insurance – declined
- Allianz insurance – declined
- Arch Insurance – declined
- Axa Insurance – declined
- Geo Underwriting – declined
- MS Amlin – declined
- NIG Insurance – declined
- Pen Underwriting – will not offer subsidence cover
- Plum Underwriting – indicated quote would be double quoted
- Policyfast Ltd – declined
- QBE Insurance – declined
- Royal & Sun Alliance – declined
- Victor Insurance – declined
- Zurich Insurance - declined

The declinations were either due to the property being in a high risk subsidence/flood area together with the tree root movement in 1996.

Covea are still accepting payment by direct debit at no additional cost.

The policy is on an extension in cover until 21<sup>st</sup> July, if you decide not to renew the policy you will be charged for the time on risk. If there is a claim in the meantime you would need to renew the policy so that the claim can be dealt with.

Flats Direct want to make it as easy as possible to renew your insurance so when you've read the documents, if you have any questions, need to make any changes or simply want to make a payment, just give us a ring on 01202 754900 or reply to this email and we'll be happy to help you.

If you prefer to receive communications by post, please let us know.

Regards,

Karen Landa ACII | Team Manager

Flats Direct



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