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15 October 2018

Mrs D Daupias-Green
9A Rofant Rd.
North Wood,
HA6 3BD

Dear Mrs D Daupias-Green

Our Reference: IFS-LBG-SUB-18-0078577

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

Background

Property	Two storey
Garage	None
Conservatory/Extension	Conservatory to the rear with side and front porch
Outbuildings	n/a
Number of Bedrooms	2
Date of Construction	1970
Date of Conservatory	Unknown
Purchased	1983
Policy Inception Date	24.03.18
Damage First Noticed	12.09.18
Claim Notified to Insurer	12.09.18
Date of Inspection	03.10.18
Adequacy of Sum Insured	Adequate

The Site

Topography	Front to Rear Upward Slope		
Adverse Features	None		
Drift Geology	unknown		
Expected Ground Conditions	Clay		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Broadleaf	TBC	TBC	TBC

Damage relating to the claim

The damage is indicative of downward movement and rotational of the two storey side addition 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 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

There is evidence of subsidence damage but the claim to the conservatory 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.

Remedial Work

To be confirmed.

Further Advice

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

Douglas Johnson
Subsidence Specialist
Innovation Property - Subsidence Management Services