

12 August 2020

Mr & Mrs Thomas and Krisztina Wormald
69 The Green
West Drayton
UB7 7PW

Dear Mr & Mrs Thomas and Krisztina Wormald

Our Reference: IFS-AVI-SUB-20-0087509

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	3
Date of Construction	circ 1900
Date of Conservatory	
Purchased	2012
Policy Inception Date	04/12/2014
Damage First Noticed	29/07/2020
Claim Notified to Insurer	19/07/2020
Date of Inspection	11/08/2020
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 Group	12	6	Arborist to determine

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the rear right hand corner of the property, relative to the remainder of the building.

Cracking to right hand flank wall increasing in width with height and cracking to first floor bedroom

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 4 and would be classified as severe.

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 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

It is most likely that stability will be regained once the vegetation has been removed or reduced. Once stability has been regained, we will agree how to settle your claim. It is possible that further damage may develop while mitigation is being arranged.

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.

Ian Domigan
PhD MFor Sci BSc Me CPEng (Structural) IntEng CERT CII

Subsidence Specialist

