

## SD - Damage:

1



Risk address in the background at far end of a cul de sac

2



**SD - Damage:**

3



Cul de sac entrance from main road. Heavily sloping down

4



Front left corner - the heavy land slopes enables the front left corner to be 3 storey inc garage. The rest of house 2 storey. See floor plans

**SD - Damage:**

5



6



Front elevation

**SD - Damage:**

7



8



Crack seen in 9 inch brick garden retaining wall. Land level high behind the wall and conifer hedge

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**SD - Damage:**

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10

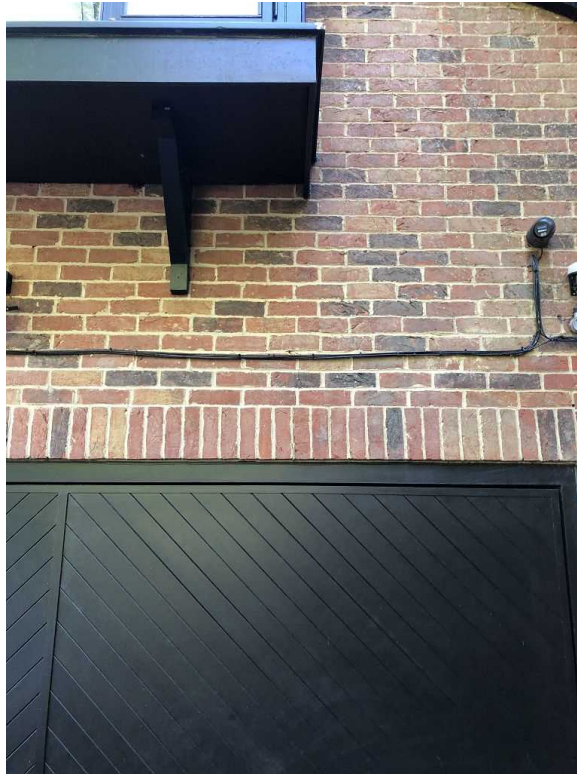


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## SD - Damage:

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11



Not mentioned in the engineer report but a 1mm stepped crack line seen over the garage entrance

12



In upright course and 5 further brick courses. Nothing adverse internally or to the up and over door operation

## SD - Damage:

13



Front right corner and right side flank. Note insureds hedging and large trees on right side and rear

14



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**SD - Damage:**

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15



16



## SD - Damage:

17



Back to the front right corner the insureds engineer report identifies the vertical crack left of lounge window and upper bedroom box window

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**SD - Damage:**

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**SD - Damage:**

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22



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**SD - Damage:**

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23



24



Smaller right side crack in render. There is internal cracking at these corner positions

## SD - Damage:

25



A manhole is close to the front right corner. See the tree roots around the manhole and generally coming up through the lawn in multiple places

26



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**SD - Damage:**

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27



28



Rear right corner and more trees across the back

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**SD - Damage:**

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29



30



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**SD - Damage:**

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31



32



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**SD - Damage:**

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33



34



Back elevation

## SD - Damage:

35



Several back boundary line trees between 11-19m away

36



Back raised terrace junction with the main house- large 40mm rotation type gap as described in the engineer report

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**SD - Damage:**

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37



38



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**SD - Damage:**

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39



40



**SD - Damage:**

41



42



The ground in this corner sunken and very damp but it is a low point

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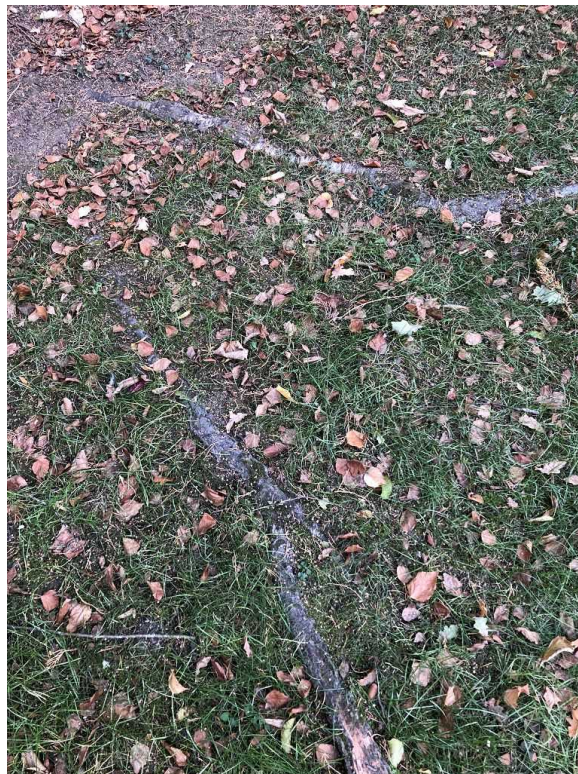
**SD - Damage:**

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43



44



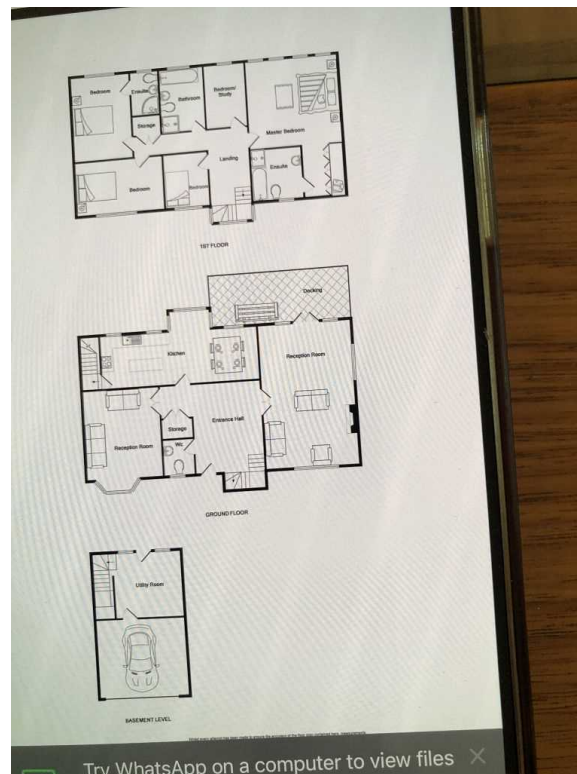
## SD - Damage:

45



Inside of garage checked and no concerns

46



## SD - Damage:

47



Front right first floor WC is above the lounge and the position of an engineer described crack

48



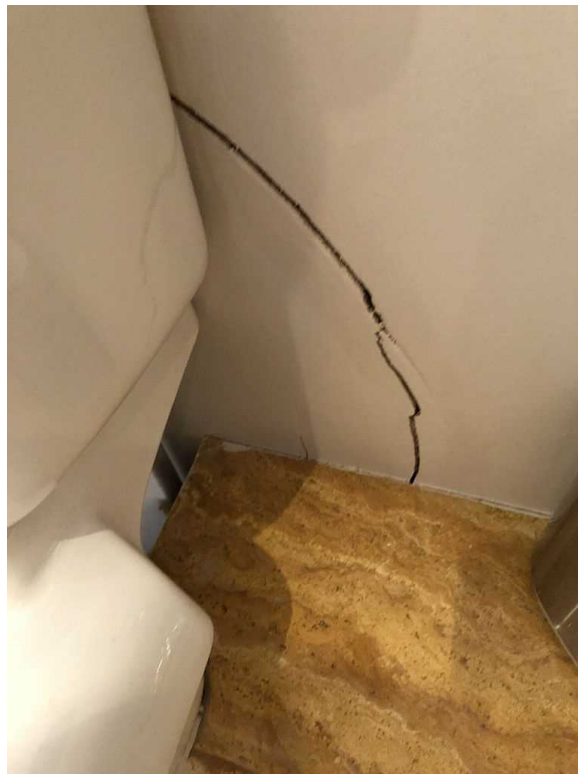
5mm cracking around bottom window corner and sill. Other side ok

**SD - Damage:**

49



50



**SD - Damage:**

51



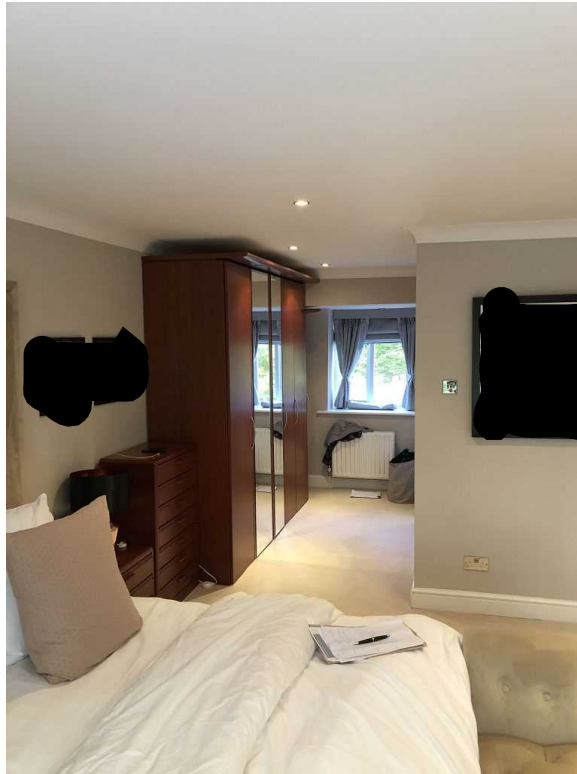
52



Next to the bathroom first floor front corner is the dressing area part of the master bedroom

**SD - Damage:**

53



54



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## SD - Damage:

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55



Various high level cracks to top of wall and ceiling at the far front right corner of the house ie over the lounge corner

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**SD - Damage:**

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57



58



Nothing shows at lower levels

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## SD - Damage:

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60



Further into the same room ceiling cracks reported as new

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## SD - Damage:

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61



62



The back right corner is over the patio. Top right window corner cracking 1/2mm

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**SD - Damage:**

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63



64



And smaller crack bottom left window corner

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**SD - Damage:**

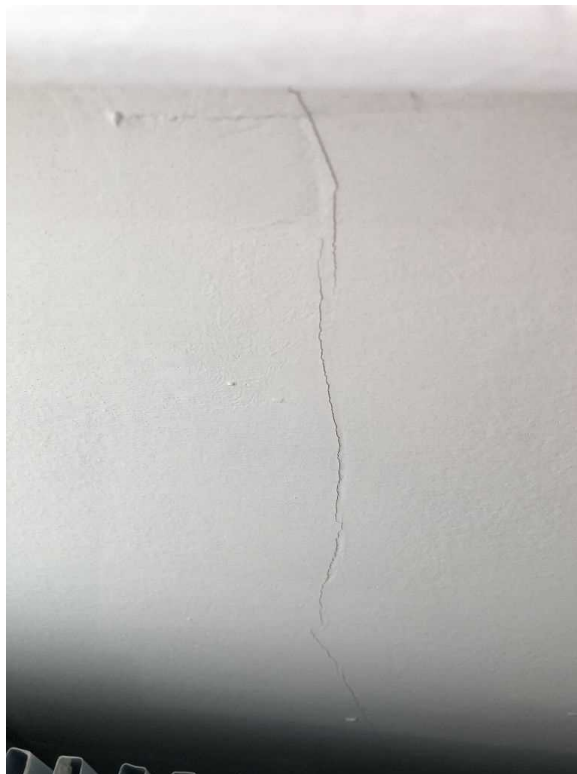
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65



Rear elevation central small bedroom. Crack 1mm under sill and behind radiator

66



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**SD - Damage:**

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67



Front elevation second floor bedroom above garage. Bottom right corner crack 1mm jagged

68



**SD - Damage:**

69



70



Back left corner bedroom - 1mm crack under sill

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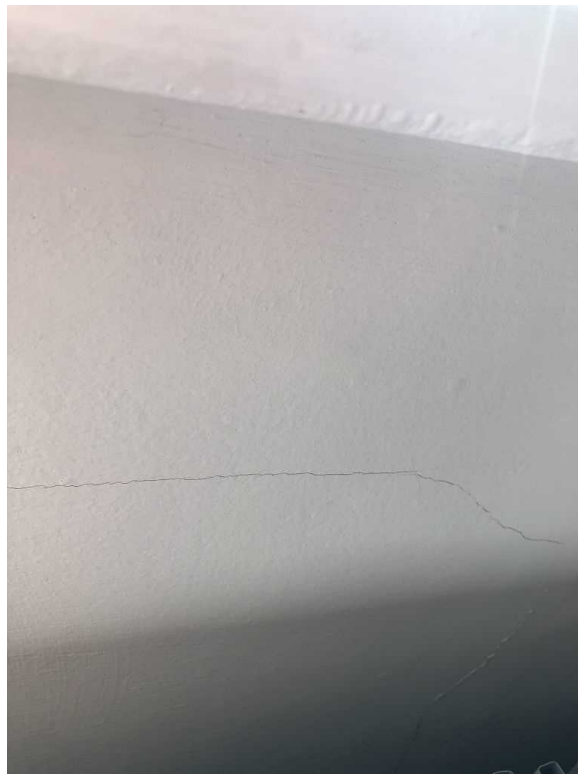
**SD - Damage:**

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71



72



**SD - Damage:**

73



And slight ceiling crack

74



Ground floor right side through lounge. Cracks mainly around windows to front and back elevation

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## SD - Damage:

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75



Front elevation window was where the engineer identified the vertical crack. Cracking to window corners

76



**SD - Damage:**

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78



**SD - Damage:**

79



80



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**SD - Damage:**

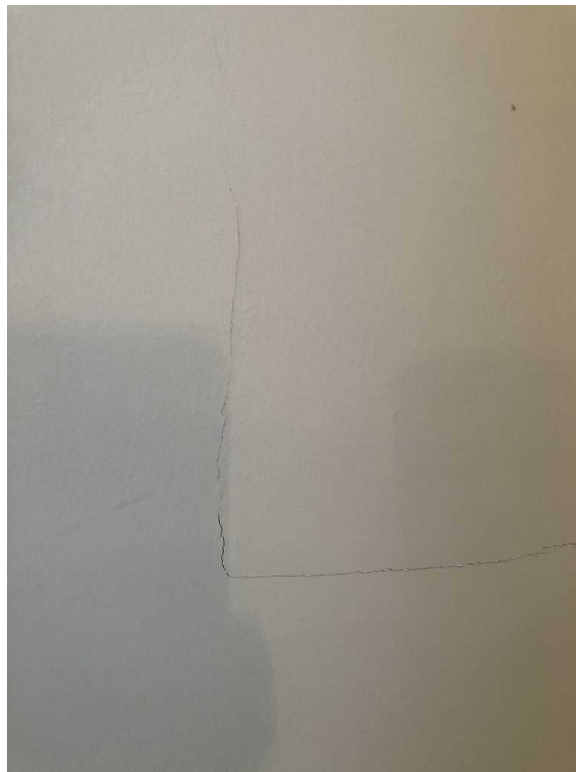
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81



And crack lines in the wall front right corner

82



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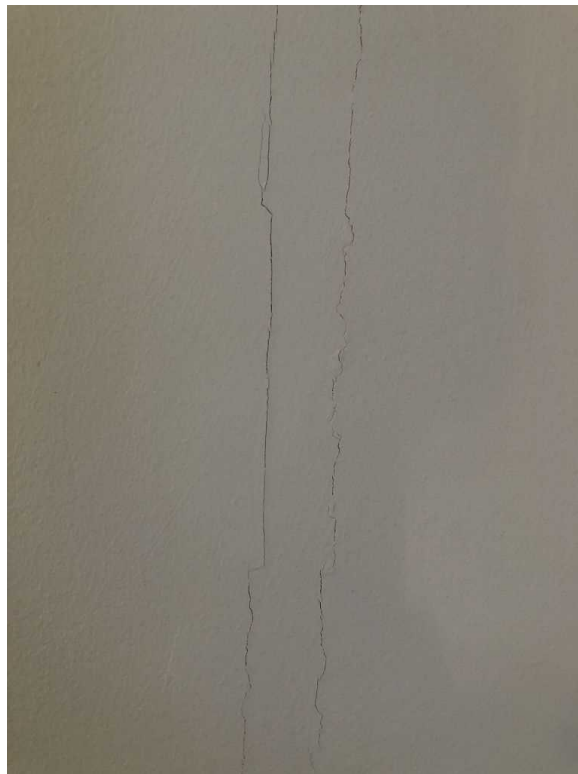
**SD - Damage:**

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83



84



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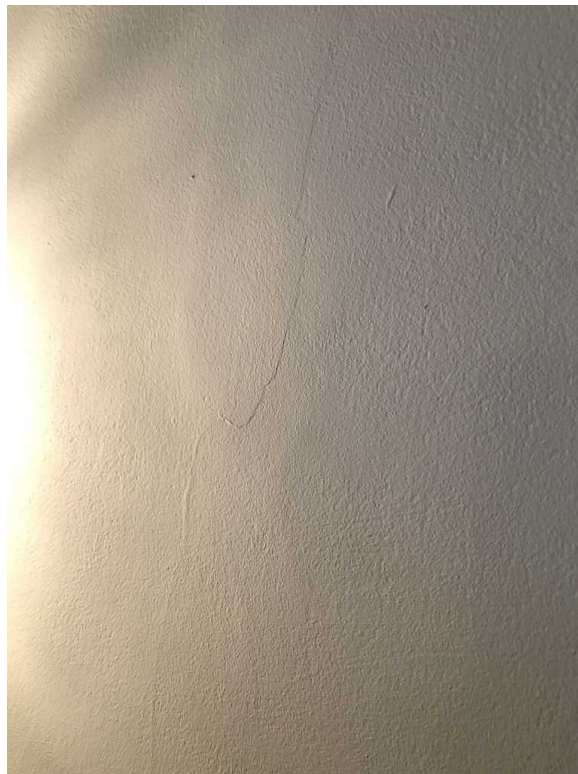
**SD - Damage:**

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85



86



## SD - Damage:

87



Back elevation bi-fold window corner cracks and cornice line gaps

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**SD - Damage:**

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90



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**SD - Damage:**

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91



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## SD - Damage:

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93

