

02 November 2018

Mrs Ellen Thomson
Greymartin
backworth lane
Newcastle-Upon-Tyne
NE27 0AL

Dear Mrs Ellen Thomson

Our Reference: IFS-LBG-SUB-18-0079347

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

Background

Property	Single storey detached property
Garage	Single - Attached
Conservatory/Extension	Utility extension at rear left side.
Outbuildings	
Number of Bedrooms	2
Date of Construction	Circa 1960
Date of Conservatory	
Purchased	01/01/1983
Policy Inception Date	11/07/2018
Damage First Noticed	01/07/2018
Claim Notified to Insurer	24/09/2018
Date of Inspection	02/11/2018
Adequacy of Sum Insured	Adequate

The Site

Topography	Front to Rear Downward Slope		
Adverse Features			
Drift Geology	Till		
Expected Ground Conditions	Clay		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Deciduous	15	8	3rd party neighbour
Mixed Species Group	8	7	Policyholder
Mixed Species Group	8	5	policyholder

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the rear left and front right side, 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

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.

On simple claims (damage less than 5mm) once any necessary mitigation is complete we will settle your claim with a cash payment of £x (less the policy excess amount).

Further Advice

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

Ulrich Schubert
Subsidence Specialist
Innovation Property - Subsidence Management Services