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26 November 2018

Mr Alan Carey
53 Crescent Road
Tilehurst
Reading
RG31 5AH

Dear Mr Alan Carey

Our Reference: IFS-AVI-SUB-18-0080441

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

Background

Property	Two storey detached house
Garage	Single - Integral
Conservatory/Extension	Single storey extension to rear
Outbuildings	None
Number of Bedrooms	4
Date of Construction	Circa 1974
Date of Extension	Unknown
Purchased	1975
Policy Inception Date	19/12/2014
Damage First Noticed	14/05/2018
Claim Notified to Insurer	08/11/2014
Date of Inspection	26/11/2018
Adequacy of Sum Insured	Adequate

The Site

Topography	Level Site		
Adverse Features	None		
Drift Geology	River Terrace Deposits		
Expected Ground Conditions	Chalk, Clay & Silt		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Deciduous	20	7	PH

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the rear left section of the extension, 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 2 and would be classified as slight.

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 queries then please contact us on 0330 380 1056 and ask for your Innovation Property Claims Partner - Julie Underwood

Robbie Taylor
Subsidence Specialist
Innovation Property - Subsidence Management Services