

23 August 2022

Mr & Mrs J P & M HARDIMAN  
15 RUSSET GLADE  
EMMER GREEN, READING, RG4 8UJ

Dear Mr & Mrs J P & M HARDIMAN

Our Reference: IFS-PRE-SUB-22-0101923

Following the recent review carried out of your property, we write to confirm matters.

### Background

|                                |            |
|--------------------------------|------------|
| Property                       | Two storey |
| Garage                         |            |
| Conservatory/Extension         |            |
| Outbuildings                   |            |
| Number of Bedrooms             | 4          |
| Date of Construction           | 1983       |
| Date Affected Area Constructed |            |
| Purchased                      | 1983       |
| Policy Inception Date          | 22/05/2018 |
| Damage First Noticed           | 17/08/2022 |
| Claim Notified to Insurer      | 17/08/2022 |
| Date of Inspection             | 20/08/2022 |
| Adequacy of Sum Insured        | Adequate   |

### The Site

|                                                                                |            |              |                       |
|--------------------------------------------------------------------------------|------------|--------------|-----------------------|
| Topography                                                                     |            |              |                       |
| Vegetation with the potential to influence the area of damage to the property: |            |              |                       |
| Type                                                                           | Height (m) | Distance (m) | Owner                 |
| Mixed Species                                                                  |            |              | arborist to determine |

## Damage relating to the claim

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

Cracking to the walls/ceilings in the following rooms; lobby , bedroom, boiler room , kitchen bench. The damage to the brick wall will be determined following the site investigation reports.

## Damage not related to the claim

The damage below was noted during our review of your claim, however, it is our opinion that this is not related to the current claim and therefore cannot be considered to form part of the repair scope.

The damage noted for subsidence is listed above no further unreported damage was noted in the photos supplied.

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 the vegetation on your neighbour's property.

## Policy Liability

There is evidence of subsidence damage but this is subject to further investigation.

Please note that there is a £1000 excess.

## 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.

## **Further Advice**

If you have any further questions or would like to discuss your claim further, then please contact us on the details previously provided.

Yours sincerely,

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

Subsidence Specialist  
Innovation Property - Subsidence Management Services