



22 April 2024

Mr STEVEN NAMASEEVAYUM
3 NOTLEY PLACE
READING

RG4 8PW

Dear Mr NAMASEEVAYUM

Our Reference: IFS-PRE-SUB-24-0112296

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

Background

Property	Semi-detached Bungalow
Garage	
Conservatory	
Extension	Two Storey
Number of Bedrooms	4
Date of Construction (Circa)	2003
Date Affected Area Constructed (Circa)	2003
Purchased	cira 2003
Policy Inception Date	29 January 2021
Damage First Noticed	08 April 2024
Claim Notified to Insurer	09 April 2024
Date of Inspection	22.04.2024
Adequacy of Sum Insured	Adequate
Previous Subsidence History	No

The Site

Topography	Level Site		
Adverse Features			
Drift Geology/Ground Conditions	River Terrace (Sand & Gravel)		
Bedrock Geology			
Vegetation with the potential to influence the area of damage to the property:			
<u>Species</u>	<u>Height (m)</u>	<u>Distance (m)</u>	<u>Owner</u>
Mixed Species Group			Unknown

Damage relating to the claim

The damage is indicative of downward and rotational movement to the xxx of the xxx, relative to the remainder of the building. All observations are referenced standing looking at the front of the property.

The damage relates to the right- hand side rear first floor bedroom. There is cracking to the walls and ceiling and possible floor movement. Externally there is cracking to the render.

Damage not related to the claim

There was damage noted in the photographic survey that should not be considered to form part of the valid claim. The damage to the rear render on the left hand side which also has horizontal cracks to the render above the rear extension/building interface.

It is common practice to categorise the structural significance of the damage.

In this instance, the damage falls into: Cat 3, 5mm to 15mm - classified as moderate.

Category 0	Negligible	<0.1mm	No action required.
Category 1	Very Slight	0.1mm - 1mm	Repaired easily using normal decoration.
Category 2	Slight	>1mm but <5mm	Easily filled, recurrent cracks can be lined.
Category 3	Moderate	>5mm but <15mm	Masonry patching required, minor replacement.
Category 4	Severe	>15mm but <25mm	Breaking out and some replacement required.
Category 5	Very Severe	>25 mm	Structural damage, major repair required.

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 nearby vegetation.

Policy Liability

We have assessed your claim to find that policy liability will engage and thus a valid subsidence claim has arisen.

We have been advised by insurers that there is a policy excess amount of: £1,000.00

What will happen next

The next stage of your claim is for us to complete targeted site investigation surveys at your property to diagnose the exact cause of the subsidence damage and determine any third party liability. A member of the team will be in touch with you to arrange this. Please see below for information on the specific site investigations instructed. Our target is to complete this and review within:

Site Investigations

Type	Location	Reason
Drainage Survey	Right	A CCTV survey of the drainage system will allow us to identify any defects that may be causing leaks within an area of potential influence to the property.
Level Monitoring	Site	This will allow us to determine liability and/or understand the extent and areas of foundation movement within the area of concern. It may also be required to assist the mitigation process by demonstrating cause.
Trial Pit/Borehole	Right	To confirm foundation depths and also provide us with information/evidence of soil type and root species underneath foundations
Arborist Report	Right	An Arborist survey will assist us with identifying particular species and locations of potentially causal vegetation within their zone of influence

Receipt of the above reports will provide us with the information we need to identify appropriate mitigation actions to remove the cause and subsequently design remedial repairs for your property. Once reviewed, we will contact you to confirm these results and next steps. Please see below our initial target completion dates for the various phases of your claim:

Phase:

Site Investigations
Mitigation (Removing the cause)
Monitoring (Crack or Level)
Claim Settlement

Target Completion Date:

See above

N/A

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.

Once any necessary mitigation is complete, we will settle your financial loss with a cash payment subject to deduction of your applicable subsidence excess, noted above. Under some circumstances, we may be able to arrange for your property to be repaired using one of our building repair network contractors.

Further Advice

We aim to make your claim journey as easy as possible for you. You need do nothing further at this stage unless something has been specifically requested of you. We will contact you again with an update once the site investigations have been received and reviewed.

Yours sincerely,

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

Subsidence Specialist
Innovation Property - Subsidence Management Services