

27 November 2020

Miss Nava Orstein
112 Mount View Road
London
N4 4JX

Dear Miss Nava Orstein

Our Reference: IFS-AVI-SUB-20-0089882

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

Background

Property	Three storey end-terrace house
Garage	None
Conservatory/Extension	Extension, circa 1970
Outbuildings	NA
Number of Bedrooms	5
Date of Construction	circa 1901
Date of Conservatory	NA
Purchased	circa 1984
Policy Inception Date	15/10/1984
Damage First Noticed	03/12/2019
Claim Notified to Insurer	10/11/2020
Date of Inspection	26/11/2020
Adequacy of Sum Insured	Adequate

The Site

Topography	Level Site		
Adverse Features	None		
Drift Geology	Clay		
Expected Ground Conditions	Firm		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Plane	12	8	Local Authority

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the front bay and left hand corner of the building, relative to the remainder of the building.

The damage has pregressed over a number of years as evidenced by the discoloration and worn edges of some of the masonry cracks. The decorative finish both internally and externally to the front is not of the minimum standard expected to be found in domestic buildings. This may limit the amount of cover under policy in relation to the reinstatement of decorations, paving etc in due course. However, we will advise further during the repair phase. Please also note the flank wall has a slight bulge which is typical of a lack of lateral restraint, which is a function of the wall not being tied back to the building at floor level. which is typical of buildings of this age.

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 4 and would be classified as severe.

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 nearby vegetation.

Policy Liability

There is evidence of subsidence damage and we will advise further on receipt of the investigation results.

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.

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 (less the policy excess amount).

Further Advice

If you have any further questions or would like to discuss your claim further, then please contact us on the details shown at the top of this report.

Cyril Nazareth
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