

Initial Assessment Report

on behalf of

Aviva Insurance

13 October 2025

Mrs June Barr
55 Rosebery Road
London

N10 2LE

Dear Mrs Barr

Our Reference: IFS-AVI-SUB-25-0123998

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

**Property & History**

Property	End-terrace House
Garage	None
Conservatory	None
Extension/Addition	Single Storey
Number of Bedrooms	4
Type of Construction	Cavity Wall (Brick/Block)
Roof Type	Pitched - Slate Tiled
Date of Construction (Circa)	1900's
Date Affected Area Constructed (Circa)	Foundation over ten years old
Purchased	1994

Original Policy Inception Date	16 October 2023
Damage First Noticed	15 September 2025
Claim Notified to Insurer	07 October 2025
Date of Inspection	13 October 2025

Sum Insured

Adequacy of Sum Insured:	Adequate	Sum Insured: £	99,999,999
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The Site

Topography	Level Site		
Adverse Features	None		
Drift Geology/Ground Conditions	London Clay		
Bedrock Geology			
Effectuates (influencing causes such as trees or drains), assessed as likely to be causing subsidence damage to the property:			
<u>Suspected Effectuate</u>	<u>Ownership</u>	<u>Height (m)</u>	<u>Distance (m)</u>
Vegetation	Unknown		

Damage relating to the claim

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.

All observations are referenced standing looking at the front of the property.

Damage

The damage relates to the rear extension which has been built on foundations that were existing prior to the property being purchased. The rear extension has cracking to the wall, to the ceiling and at the ceiling wall junction. Undertake site investigations to determine the quantum of vegetation which needs to be removed.

Damage excluded from the Claim

There was no other potential subsidence related damage noted in the video and photographic review.

It is common practice to categorise the structural significance of the damage based on Crack widths.

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

Damage Photos

1



Cracking about support beam.

2





Cracking to extension wall

3



Close up of support beam seating

Mechanism of Movement

There is downward movement of the foundations, and this is more than likely because of vegetation extracting moisture from the soil and causing a volumetric change about the foundation.

Causation

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

VALID

As discussed previously, we believe there is evidence of subsidence and we will carry out further investigations to determine the cause of movement. Once the cause has been determined and, subject to policy liability considerations, we will look to stabilise your building using the mitigation options available. Once stabilised, we can provide a cash settlement to indemnify your loss, or carry out remedial work to conclude your claim.

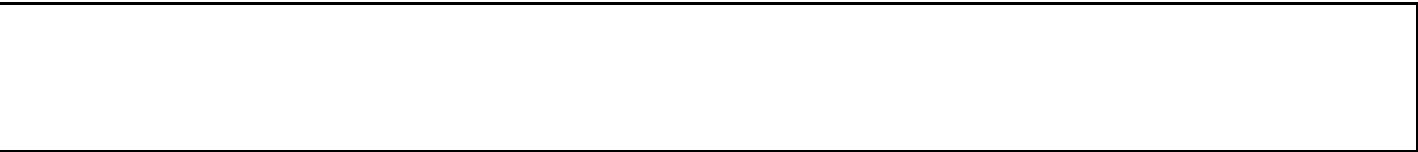
Please note, we have been advised by insurers that there is a policy excess of: **£1,000.00**

What will happen next Site Investigations (Valid)

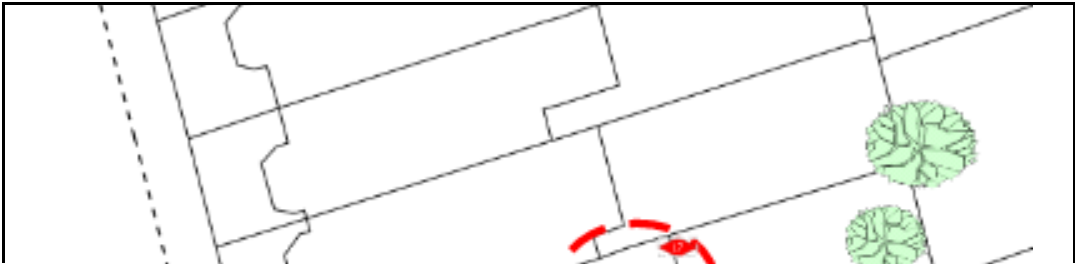
Our target is to complete investigations and review within: **4 Months**

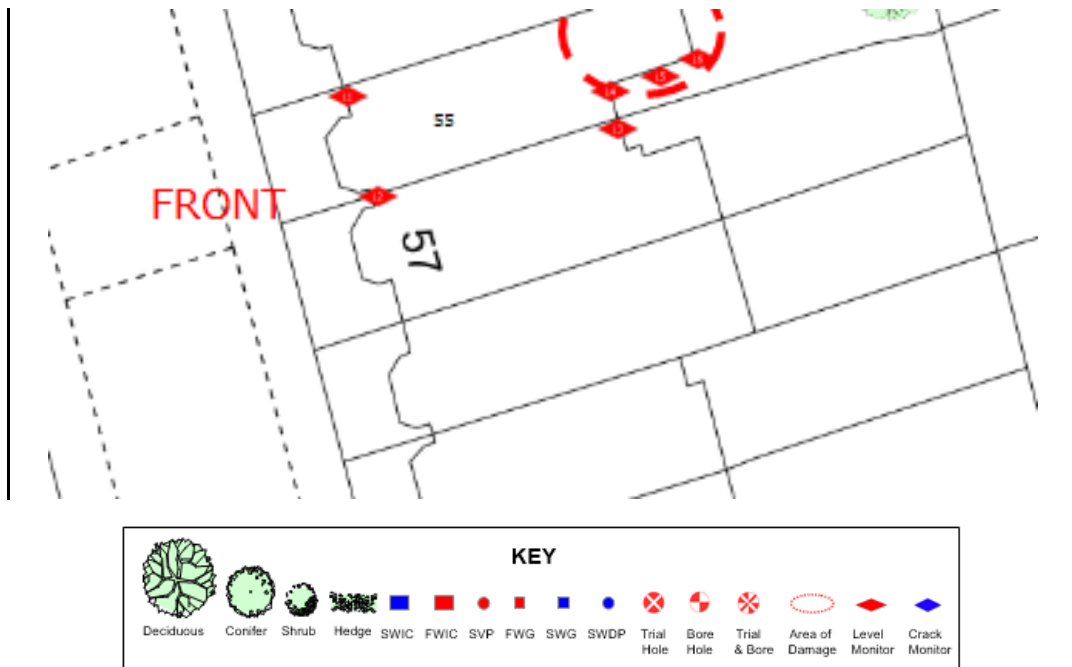
Site Investigations & Site Plan

Type	Location	Reason
Trial Pit/Borehole	Rear	To confirm foundation depths and also provide us with information/evidence of soil type and root species underneath foundations
Arborist Report	Rear	An Arborist survey will assist us with identifying particular species and locations of potentially causal vegetation within their zone of influence
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.



SITE PLAN NOT TO SCALE
This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218





Target Dates (subject to change)

Key Stage Plan	
ACTIVITY	DATE
COMPLETION of Initial Assessment	13/10/2025
COMPLETION of Site Investigations	See above
COMPLETION of Mitigation	Jul-2026
COMPLETION of Monitoring	Oct-2026
COMPLETION of Repairs	Oct-2027

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. This is 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 approved 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
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Subsidence Specialist
Innovation Property - Subsidence Management Services