

Initial Assessment Report

on behalf of
LBG Insurance

21 January 2026

Ms Sarah Gibbs
29 Orchard Road
London

N6 5TR

Dear Ms Gibbs

Our Reference: IFS-LBG-SUB-26-0126888

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

Front Elevation

Property & History

Property	Semi-detached Property
Garage	None
Conservatory	None
Extension/Addition	None
Number of Bedrooms	2
Type of Construction	Solid Wall (9")
Roof Type	Hipped
Date of Construction (Circa)	1890s
Date Affected Area Constructed (Circa)	0
Purchased	2022
Original Policy Inception Date	16 August 2023
Damage First Noticed	End of Summer 2025
Claim Notified to Insurer	28 November 2025
Date of Inspection	21 January 2026

Sum Insured

Adequacy of Sum Insured:	Adequate	Sum Insured: Unlimited
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The Site

Topography	Level Site
Adverse Features	None
Drift Geology/Ground Type	No Drift Geology Recorded.
Bedrock Geology	Claygate Member-Clay, silt and sand.
Suspected Effectuate(s) (Influencing Cause)	Vegetation or drains.

Damage relating to the claim

The following is a summary of the observed damage relating to this insurance claim.

We also detail any unrelated damage which has not been caused by this episode of subsidence and therefore will not be included in the claim.

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

Internal Damage

Rear bathroom:

There is slight 1-2mm cracking to the left side of the bathroom with cracking around the window and on the internal wall of the shower which adjoins the rear bedroom.

Rear kitchen:

There is slight cracking in the plaster on the left elevation wall around the window/door.

Rear bedroom:

Cracking was noted in the wall once the plaster was removed to aid the drying process. As the crack was only noted when plaster removed, this suggests it is longstanding and not affected by the current movement.

External Damage / Other

Rear projection:

There is slight 1-2 mm cracking on the left elevation of the rear kitchen/bathroom projection. There is cracking below the kitchen window and to the side of the door, with stepped cracking to the bathroom window above.

Damage excluded from the Claim

It is unclear if there is current movement in the bedroom or if this is simply longstanding.

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

In this instance, the damage falls into: **Category 2, (Slight), 1mm - 5mm**

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

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 the vegetation on your neighbour's property. However, we cannot rule out the escape of water from leaking drainage resulting in fines being washed away from supporting subsoil.

Discussion / Other Considerations

We are aware there is also an ongoing claim for escape of water from the bathroom which has caused damp to the bathroom, bedroom, and kitchen.

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)

The next stage is for us to arrange targeted site investigation surveys and/or monitoring 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 process within:

3 Months

Target Dates (subject to change)

Receipt of the aforementioned site investigation 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:

Key Stage Plan	
ACTIVITY	DATE
COMPLETION of Initial Assessment	21/01/2026
COMPLETION of Site Investigations	See above
COMPLETION of Mitigation	Nov-2026
COMPLETION of Monitoring	Feb-2027
COMPLETION of Repairs	Jul-2027

Remedial Work

It is most likely that stability will be regained once the vegetation has been removed or reduced, or drains repaired. 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,

Nigel Buxton
Cert CILA ACABE

Subsidence Specialist
Innovation Property - Subsidence Management Services