

2 Ringwood Avenue
London
N2 9NS

Surveying Services
QuestGates Ltd
Benchmark House
Folds Point
Bolton
BL1 2RZ
Tel: 01204 869806
Fax: 01204 869813
Email: hub@questgates.co.uk

Our Ref: QG1S1213503
Your Ref:
Date: 13 December 2022

Dear

Re: Your Insurance Claim

We refer to all recent correspondence in relation to your claim and note that we have now completed our initial investigations.

We have identified that on this occasion, further action is required to progress your claim. We enclose our Initial Customer Appraisal report detailing our findings and recommendations of steps we will now take.

We trust this updates you to the present position and will continue to update you as matter progress. Should you have any further queries in the meantime, please do not hesitate to contact this office.

Yours sincerely

Kelvin Zitha
QuestGates Ltd
Chartered Loss Adjusters & Claim Specialists

Initial Customer Appraisal Report

Description of Premises:

The risk address (2 Ringwood Road London N2 9NS) is a two-storey detached five-bedroom house that was constructed of traditional materials circa 1930's.

The property was refurbished in 2008 and that included construction of a single storey rear extension and the conversion of the loft space into habitable accommodation.

The property was founded on a slightly sloping site downwards from right to left when facing the front of the property with a sub strata of clay.

Rooted adjacent in the right-hand neighbour's rear garden were large fir trees in the zone to influence ground conditions under the property.
A small cherry tree was rooted in the front street.

The underground drainage ran adjacent to the right-hand flank.

Discovery of Damage:

Tradesman attended the property during the late summer and was instructed to repair internal cracks and redecorate although they advised Mrs Herskovits that cracks required further investigation prior to repair as to their cause.

Consequently, a potential claim was notified to Insurers to investigate further.

Nature & Extent of Damage:

Externally, no damage of significance was found.

Internally, within the first-floor landing diagonal cracking was present to the left-hand side of the bathroom door with further cracking in the same place in the bathroom.

In the ground floor right hand lounge a vertical crack was present following the line of dry lining boards with further cracking adjacent to the return with the front wall extending onto the front ceiling line.

A glass panel has cracked to the front window below the ceiling line cracking.

The damage would be described as Category 2 using the BRE 251 Classification.

Cause:

The cause of the damage at this stage cannot be confirmed although we suspect minor clay shrinkage subsidence as the cause.

Recommendations:

In order to confirm the cause, highlight any potential mitigation measures, and the extent, (if any), of insurer's liability we recommend detailed site investigations. This should comprise of two trial pits and boreholes to the right-hand flank of the property to confirm

the foundation construction detail/depth together with the structural properties of the founding sub-soils.

We also recommend a setting up monitoring to ascertain if there is progressive movement of the site and a CCTV Survey of the drainage system to rule out prolonged leakages from defective underground drainage as a contributory factor.

These investigation works will be procured without prejudice to liability at this stage and once in receipt of results around 4-6 weeks after their completion, we will be in a position to consider policy liability and an action plan for the further handling of this claim.

Our site investigations contractor, Geocore will contact you shortly to arrange the above works.