

28 September 2018

Mr & Mrs Steven Greagsby
55 Darton Rd
Barnsley
S75 4HY

Dear Mr & Mrs Steven Greagsby

Our Reference: IFS-AVI-SUB-18-0076894

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

Background

Property	Two storey detached house
Garage	Single - Integral
Conservatory/Extension	Single storey rear extension
Outbuildings	Timber shed
Number of Bedrooms	3
Date of Construction	1929
Date of Conservatory	N/A
Purchased	2001
Policy Inception Date	01/11/2005
Damage First Noticed	01.08.2018
Claim Notified to Insurer	03/08/2018
Date of Inspection	17.09.2018
Adequacy of Sum Insured	Adequate

The Site

Topography	Level Site		
Adverse Features	None noted		
Drift Geology	No Drift Geology Recorded		
Expected Ground Conditions	Lower Westphalian (Mainly Productive Coal Measures)		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Conifer Hedge	6	1	Neighbour
Conifer Hedge	3	2	Insured
Apple	12	15	Insured

Damage relating to the claim

The damage is indicative of downward movement and rotational movement to the rear extension with associated cracking and damage externally and internally to the risk address. Damage has occurred to the front and rear elevations. Internal damage has occurred within the entrance hall, lounge, dining room, kitchen, utility room and rear bedroom.

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 3 and would be classified as moderate.

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 nearby vegetation.

Policy Liability

In view that the damage to the property is considered to be as a result of an insured event, a valid claim arises under the terms of policy cover, subject to the applicable excess.

Please note that there is a £1000 excess if the claim is accepted.

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.

Further Advice

If you have any further queries then please contact us on 0330 380 1056 and ask for your Innovation Property Claims Partner - Benon Flemons

Alun Dwyer
Subsidence Specialist
Innovation Property - Subsidence Management Services