

30 August 2022

Mr Kevin Stout
3 Winster Avenue
MANCHESTER
M20 2YG

Dear Mr Kevin Stout

Our Reference: IFS-LBG-SUB-22-0102241

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

Background

Property	Two storey detached house
Garage	Single - Detached
Number of Bedrooms	4
Date of Construction	Circa 1975
Date Affected Area Constructed	Circa 1975
Purchased	Circa 2019
Policy Inception Date	24/11/2019
Damage First Noticed	01/07/2022
Claim Notified to Insurer	19/08/2022
Date of Review	30/08/2022
Adequacy of Sum Insured	Adequate
Previous Subsidence History	None reported

The Site

Topography	Level Site		
Adverse Features	N.A.		
Drift Geology	Sand and gravel		
Expected Ground Conditions	To be confirmed		
Vegetation with the potential to influence the area of damage to the property:			
Type	Height (m)	Distance (m)	Owner
Broadleaf	20	5	Policyholder/TPO

Damage relating to the claim

Externally, there is mortar joint cracking to the front and right hand side elevations. Internally,

there is cracking within the kitchen and front bedroom.

The damage is indicative of downward/rotational movement to the front right hand side corner of the house, relative to the remainder of the building.

Damage not related to the claim

During the recent review carried out of your property, no unrelated damage was highlighted or seen at this time.

It is common practice to categorise the structural significance of the damage, in this instance the damage falls into category 2 and would be classified as slight.

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 but this is subject to further investigation.

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.

Further Advice

If you have any further questions or would like to discuss your claim further, then please contact us on the details previously provided.

Yours sincerely,

John Morrison
BSc (Hons), MCIOB, AssocRICS, Cert CILA

Subsidence Specialist
Innovation Property - Subsidence Management Services