

General Details	
Surveyor	TDV Surveying LTD
Survey date	17/11/2025 22:00
Property Details	
Condition of Property	Good state of repair
Age of Property Components	
Age of property	1985
Period of ownership (e.g: 2015)	1985
Age of element or component to which the claim relates	40
Rooms and Occupants	
Number of bedrooms	3
Number of occupants	0
Underwriting Concerns	
Do you have any underwriting concerns?	No
Incident Description	
Incident description	Noticed cracking had appeared in the dining room wall a room which isn't used very much checked externally and noticed large cracks low in exterior brickwork. Had a builder examine all cracks and he suggested it was due to the very hot summer drying out the ground causing clay subsidence. cracking on interior walls for the dining room and bedroom 1 above.
Summary of Internal Damage	Conservatory-Cracks through the mortar between brick work at external corner Dining Room- Crack from floor to window sill 3mm From window to ceiling 10mm Cracks around perimeter of ceiling in external corner 5mm Crack from door to ceiling 1mm Bed 1- Cracks running from behind radiator up to window sill 5mm Cracks around ceiling perimeter external corner 1mm
Summary of External Damage	Cracks through mortar between brickwork low level around area where conservatory joins to dining room. Quite hard to see in photos due to overgrowth. 5mm 1LM House is clad at top so unable to check for external cracks higher up
Is there an extension? (this is an additional to the original building - Porch, conservatory, Bay Window, One Storey Extension, Two storey Extension etc)	Yes
What is the extension type?	Conservatory-Built 2 years agter main house
Is extension built over any drains?	No
Is there any historical or pre-existing cracking/repairs?	No

Has the policyholder has their own investigations carried out?	Yes
Please provide details of policyholder's own investigation	PH had general contractor around who recommended ground movement
Is there any vegetation on site?	Yes
Vegetation in area of influence, please include vegetation types, heights, distances from affected area and owners	Apple tree and unidentified shrub in direct area of issue Willow tree 8 meters high 6 LM from affected area
Water locations of site	IC in garage and at front of property drains running towards main drains in road. RWDP soakaway internally within the conservatory over the affected area Multiple other RWDP in unaffected areas SS internal at front of house
Type of Damage	
Is drying required?	No
Is Asbestos Testing Required?	No
Claim Covered	
Is claim covered under policy?	Yes
Xact Estimate (inc VAT)	£2520.27
Has settlement value/scope been agreed with policyholder?	No
Please record details on what is not agreed and why this is not agreed	Subs review In my opinion the property is subsiding at the rear of the property in the area of the conservatory/dining room. Fruit tree present in direct vicinity of issue.