10 October 2024

Our Reference: 1785435
Insurer Claim Reference: 202209032300

[redacted]
Milldale
South Street
Huntingdon
Cambridgeshire
PE28 3BW

Dear [redacted]

Insurance Claim at Milldale, South Street, Woodhurst, Huntingdon, PE28 3BW

We write to provide an update following our recent inspection of your property and the subsequent site investigations completed a copy of the report is attached for your reference.

The site investigations have confirmed that the cause of damage to your property is caused by subsidence resulting from root induced clay shrinkage.

The foundations at the rear left of the property are located at a depth of 650mm and are underlain by a stiff shrinkable clay of intermediate plasticity. Roots from species ash were found below the foundations.

The drain survey revealed no evidence of any drain leaks.

The damage to be included under the insurance claim is located in the following areas;

Kitchen
Bathroom
Rear Bedroom
Front Bedroom
Left side elevation

Crack repairs and redecoration should be carried out to these areas once the property has been stabilised.

Cause of Subsidence Damage
Root induced clay shrinkage is a commonly encountered problem and accounts for around 70% of subsidence claims notified to insurers. Fortunately, the cause of the problem is reversible. Clay soils will re-hydrate in the winter months, causing the clay to swell back to its natural state allowing the cracks to close. Provided the cause of movement is dealt with (in this case, nearby vegetation) there should not be a reoccurrence of movement and stability will be returned to your property without the need for any sub structure works to be implemented, such as a root barrier or underpinning.

Once tree management works are complete and the ground has recovered and stabilised, consideration may then be given to carrying out crack repairs and redecoration of the subsidence damage caused to the property.

Recommendations/Actions Required

The vegetation detailed in the table below is implicated in causing the current subsidence damage to your property. We have therefore requested a quote for the removal from the arborist and we will update you further once this is received. Once the vegetation management works are complete, we may allow a short period for the property to stabilise prior to carrying out crack repairs and redecoration of the damage.

Tree Type	Location	Ownership	Remove/Reduce
Oak	Rear left of building	Owner	remove
Mixed Group – mainly Ash and Sycamore	Left side of building	Owner	remove

As the offending trees are in a conservation area, we will need to write to the Local Authority requesting permission for it to be appropriately managed. However, they may require further evidence such as monitoring of the movement, before considering such action and this may take up to 18 months to obtain such information. Monitoring has been instructed and readings will be provided as and when they become available to update you on progress of your claim. Once the vegetation management works are complete, we may allow a short period for the property to stabilise prior to carrying out crack repairs and redecoration of the damage.

The following target dates are provided as a guide and may be subject to policy considerations or circumstances outside our control. Later dates are generally dependent upon earlier dates being achieved.

ACTION PLAN	**TARGET DATES:**
Completion of Site Investigations	Complete
Completion of Tree Management	TBC
Completion of Monitoring	TBC
Start of Repairs to Property	TBC
Completion of Repairs	TBC

I hope the above is clear and satisfactory, but if you have any queries or would like to discuss our findings in more detail, please do not hesitate to contact us.

Yours sincerely,

Andrew Wyse
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