

27/11/23
Bernicia Group,
Oakwood Way,
Ashwood Business Park,
Ashington,
NE63 0XF

Our Ref: IFS-LBG-SUB-23-0108295
Contact: Mollie Cullen
Direct Dial: 0330 088 3258 ext 21026
Email: subsidenceclaimsunits@innovation.group (**Please ensure the above full IFS reference is in the subject title of your email**)

Dear Sir/Madam,

Subsidence Damage Identified At : 1 Avondale Terrace, West Boldon East, Boldon, Tyne and Wear, NE37 0PS

We have been appointed by the building's insurers of the above property. Our Principals' customer has submitted a claim under their Buildings Insurance Policy on 23/06/23 following the appearance of cracks in the property.

Engineers are currently undertaking comprehensive site investigations to ascertain the precise nature and cause of the damage and we will forward this information as it becomes available. However, from initial investigations we believe that vegetation under your control, as identified in the enclosed Arboricultural Report, may be a significant factor in that damage.

As you may be aware damage caused by tree roots constitutes a nuisance in law, and action can be taken not only to recover the costs associated with investigating and repairing damage already caused, but also to enforce vegetation management and/or recover costs and damages that may be incurred if that nuisance is not abated i.e. steps are not taken to prevent the vegetation from continuing to cause damage to the Policyholder's property.

Therefore, we would be grateful if you would now promptly inspect your vegetation and, once the further information has been made available to you by us, advise us of the action you propose to take to manage the vegetation.

Please acknowledge receipt of this letter within 14 days.

Yours sincerely

Mollie Cullen
Mitigation Department
Encs