Initial Assessment Report

on behalf of

Aviva Insurance

22 August 2025

Mr Robert Whitelaw
12 West Meadows Road
Sunderland
SR6 7TX

Dear Mr Whitelaw

Our Reference: IFS-AVI-SUB-25-0119858

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

Front Elevation

Property & History

Property	Large Detached House
Garage	Single - Detached
Conservatory	uPVC
Extension/Addition	Single Storey
Number of Bedrooms	4
Type of Construction	Cavity Wall (Brick/Block)
Roof Type	Pitched - Clay Tiled
Date of Construction (Circa)	1955
Date Affected Area Constructed (Circa)	1982
Purchased	1986
Original Policy Inception Date	29 June 2015
Damage First Noticed	08 August 2025
Claim Notified to Insurer	08 August 2025
Date of Inspection	22 August 2025

Sum Insured

Adequacy of Sum Insured:	Adequate	Sum Insured:	£	999,999

The Site

Topography	Level Site
Adverse Features	None
Drift Geology/Ground Conditions	Pelaw Clay Member - Clay
Bedrock Geology	Raisby Formation - Dolostone

Effectuates (such as vegetation) with the potential to influence the area of damage to the property:

Suspected Effectuate	Ownership	Height (m)	Distance (m)
Tree	Third Party	18	15
Tree	Third Party	16	10
Tree	Third Party	15	5
Tree	Third Party	15	5

Damage relating to the claim

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.
All observations are referenced standing looking at the front of the property.

Internal Damage

Bathroom
- Horizontal cracking between the coving and ceiling joint measuring approx. 2-3mm wide.
- Cracking to the wall and coving measuring 3mm wide.
- The wall appears to have dropped slightly.

External Damage / Other

Extension

- Tapered cracking to the extension and main house abutment measuring roughly 7mm wide.

It is common practice to categorise the structural significance of the damage based on Crack widths.

In this instance, the damage falls into: **Cat 3, 5mm to 15mm - moderate.**

Category 0	Negligible	<0.1mm	No action required.
Category 1	Very Slight	0.1mm - 1mm	Repaired easily using normal decoration.
Category 2	Slight	>1mm but <5mm	Easily filled, recurrent cracks can be lined.
Category 3	Moderate	>5mm but <15mm	Masonry patching required, minor replacement.
Category 4	Severe	>15mm but <25mm	Breaking out and some replacement required.
Category 5	Very Severe	>25 mm	Structural damage, major repair required.

Damage Photos

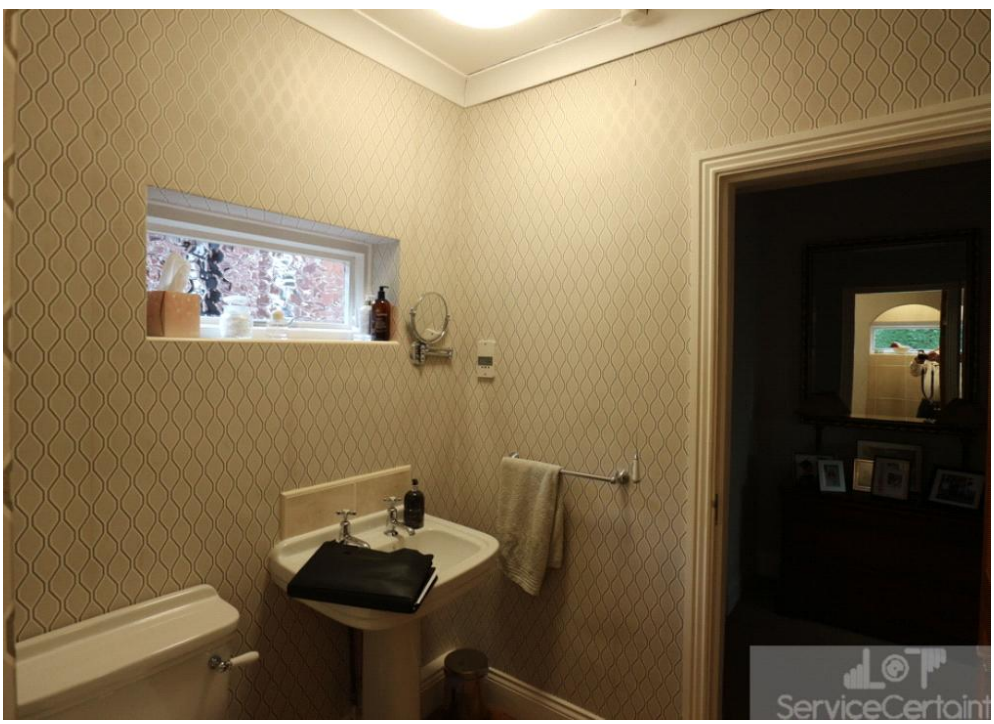
1

Extension Abutment

2

Damage to the Bathroom

3



Area of damage

Mechanism of Movement

The damage is indicative of downward and rotational movement to the single storey bathroom extension, relative to the remainder of the building.

Causation

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 vegetation on your neighbour's property.

Policy Liability

VALID

As discussed previously, we believe there is evidence of subsidence and we will carry out further investigations to determine the cause of movement. Once the cause has been determined and, subject to policy liability considerations, we will look to stabilise your building using the mitigation options available. Once stabilised, we can provide a cash settlement to indemnify your loss, or carry out remedial work to conclude your claim.

Please note, we have been advised by insurers that there is a policy excess of: **£1,000.00**

What will happen next

The next stage is for us to arrange targeted site investigation surveys and/or monitoring at your property to diagnose the exact cause of the subsidence damage and determine any third party liability. A member of the team will be in touch with you to arrange this. Please see below for information on the specific site investigations instructed.

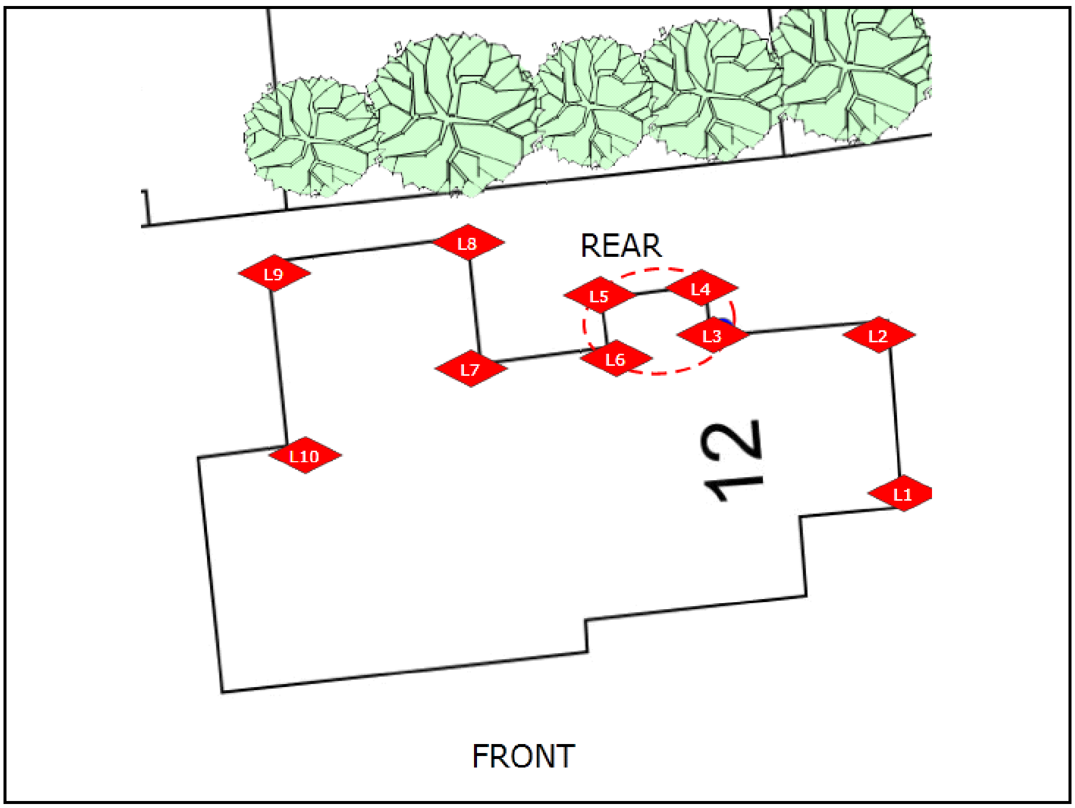
Our target is to complete investigations and review within: **3 Months**

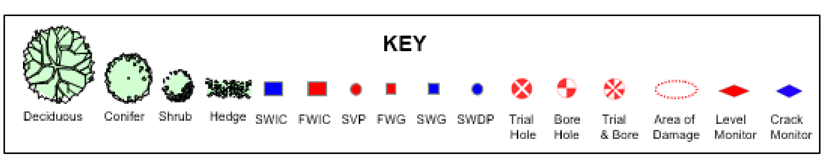
Site Investigations & Site Plan

Type	Location	Reason
Arborist Report	Site	An Arborist survey will assist us with identifying particular species and locations of potentially causal vegetation within their zone of influence
Level Monitoring	Perimeter	This will allow us to determine liability and/or understand the extent and areas of foundation movement within the area of concern. It may also be required to assist the mitigation process by demonstrating cause.

SITE PLAN NOT TO SCALE

This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218





Target Dates (subject to change)

Receipt of the aforementioned site investigation reports will provide us with the information we need to identify appropriate mitigation actions to remove the cause and subsequently design remedial repairs for your property. Once reviewed, we will contact you to confirm these results and next steps. Please see below our initial target completion dates for the various phases of your claim:

Key Stage Plan	
ACTIVITY	DATE
COMPLETION of Initial Assessment	22/08/2025
COMPLETION of Site Investigations	See above
COMPLETION of Mitigation	Jun-2026
COMPLETION of Monitoring	Sep-2026
COMPLETION of Repairs	Mar-2027

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.

Once any necessary mitigation is complete, we will settle your financial loss with a cash payment subject to deduction of your applicable subsidence excess, noted above. Under some circumstances, we may be able to arrange for your property to be repaired using one of our building repair network contractors.

Further Advice

We aim to make your claim journey as easy as possible for you. You need do nothing further at this stage unless something has been specifically requested of you. We will contact you again with an update once the site investigations have been received and reviewed.

Yours sincerely,

Lou Tickle
ACABE

Subsidence Specialist
Innovation Property - Subsidence Management Services