



15 November 2022

5 Sharpthorpe Close
Lower Earley
Reading
RG6 4DB

Dear [REDACTED]

Our Reference: [REDACTED]

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

Background

Property	Two storey semi-detached house
Garage	Single - Attached
Conservatory	None
Extension	None
Number of Bedrooms	4
Date of Construction	1983
Date Affected Area Constructed	1983
Purchased	2001
Policy Inception Date	23rd March 2017
Damage First Noticed	31st August 2022
Claim Notified to Insurer	9th November 2022
Date of Inspection	14th November 2022
Adequacy of Sum Insured	
Previous Subsidence History	No

Damage relating to the claim

All observations are referenced standing looking at the front of the property.

The damage reported consists of slight cracking in multiple areas of the property and is summarised as follows:

Internal:

Stairway- hairline cracking at corner junction and horizontal cracking to partition wall.

Hallway - cracking <1mm wide over door opening at lintel end.

Kitchen - vertical cracking <1mm wide at lintel end.

Dining room - vertical cracking <1mm wide at lintel end.

External:

Rear wall - stepped cracking to brickwork <1mm wide over curved brickwork arches over kitchen window and patio doors. Cracking <1mm wide to brickwork below ventilation grille.

Garden wall - cracking to brickwork <5mm at ground level adjacent to timber boundary fence.

Cause

The damage is not the result of subsidence. The pattern and nature of cracking is not consistent with foundation movement. The minor damage evident is more likely to have resulted from differential thermal and moisture induced movement.

Temperature and moisture variations cause dimensional changes in elements of the building which results in stresses that often cannot be accommodated without causing distortion or cracking. This has been exacerbated by the exceptionally high temperatures over the summer months.

The cracking to brickwork over the shallow curved brick arches over the kitchen window and rear patio doors may also be the result of inadequate support of the structure above the openings.

It is possible that there is no lintel above the opening, that the lintel is not sufficient enough to support the structure above or that the lintel has deteriorated due to rot, corrosion or natural deterioration.

Remedial Work

There is no cover available under the insurance policy for this type of damage and thus insurers will not be of financial assistance. However, the damage is not of structural significance and simple building repairs will be sufficient. The cracks may be filled during the course of future routine maintenance and the brickwork re-pointed.

Damage may however reappear from time to time, on a seasonal basis but should not cause undue concern.

With respect to the cracking to the brickwork over the curved arches, it is likely that further investigation will be required to establish the nature and extent of any problems with lintels. We would recommend that advice be sought from a competent building contractor.

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,

Robert Edwards
MCIQB, Cert CILA, HNC Building Surveying, HNC Civil Engineering

Subsidence Specialist
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