**Initial Assessment Report**

on behalf of

**Aviva Insurance**

17 November 2025

Mrs Katy Moyle & Mr Oliver Moyle
7 Farman Close
Woodley
Reading
RG5 4XF

Dear Mrs Moyle

**Our Reference:** IFS-AVI-SUB-25-0121606

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

## Front Elevation



## Property & History

| | |
|---|---|
| **Property** | Detached |
| **Garage** | Double - Detached |
| **Conservatory** | None |
| **Extension/Addition** | Two Storey |
| **Number of Bedrooms** | 4 |
| **Type of Construction** | Cavity Wall (Brick/Block) |
| **Roof Type** | Pitched - Concrete Tiled |
| **Date of Construction (Circa)** | 1982 |
| **Date Affected Area Constructed (Circa)** | 1982 |
| **Purchased** | 2022 |
| **Original Policy Inception Date** | 24 November 2022 |
| **Damage First Noticed** | 27 February 2025 |
| **Claim Notified to Insurer** | 27 July 2025 |
| **Date of Inspection** | 21 October 2025 |

## Sum Insured

| | | | | |
|---|---|---|---|---|
| Adequacy of Sum Insured: | Adequate | Sum Insured: | £ | 1,000,000 |

## The Site

| | |
|---|---|
| **Topography** | Level Site |
| **Adverse Features** | None |
| **Drift Geology/Ground Type** | River Terrace Deposits 3 - Sand and Gravel |
| **Bedrock Geology** | London Clay Formation - Clay, Silt and Sand |
| **Suspected Effectuate(s) (Influencing Cause)** | Policyholder and Local Authority trees. |

## 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

Cracking was noted within the following areas:

1. Ground Floor Left-Hand Office.
2. 1st Floor Left-Hand Office.
3. Rear Left-Hand Bedroom.
4. Hall, Stairs and Landing.

This cracking will form part of the claim.

Cracking was also noted within the following areas:

5. Lounge.
6. Front Right-Hand Bedroom.
7. Rear Right-Hand Bedroom.
8. Kitchen
9. Rear Extension Dining Area.

It is possible this damage is related to thermal movement, however we will confirm this in due course.

### External Damage / Other

Cracking was noted on the front elevation and left-hand flank wall.

## Damage excluded from the Claim

Please see comments regarding cracking within rooms 5 to 9.

It is common practice to categorise the structural significance of the damage based on Crack widths.
In this instance, the damage falls into: **Category 3, (Moderate), 5mm - 15mm**

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

## 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 nearby vegetation.

## Discussion / Other Considerations

We will now instruct site investigations and a period of level monitoring.

Our monitoring contractor and site investigation team will contact you direct in order to arrange suitable dates and times to carry out their works.

**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:

Site Investigations (Valid)

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 this process within: **4 Months**

## 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 | 21/10/2025 |
| COMPLETION of Site Investigations | See above |
| COMPLETION of Mitigation | Feb-2027 |
| COMPLETION of Monitoring | Feb-2027 |
| COMPLETION of Repairs | Dec-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. This is 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 approved 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,

Chris Sherwin
BSc (Hons) Building Surveying

Subsidence Specialist
Innovation Property - Subsidence Management Services