

## Site Visit

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| <b>Policyholder:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Claim Ref:</b><br>IFS-LVI-ROF-23-0107374 | <b>Date of Meeting:</b><br>15/11/2023 |
| <p><u>Address</u><br/>11 Cape Copse, Rudgwick, Horsham, RH12 3HG</p> <p><u>Attendees</u><br/>           Luke Horsted – Innovation Group<br/>           Nick Prescott – Innovation Group<br/>           PH –<br/>           PH –<br/>           PH Daughter –</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                             |                                       |
| <p><b><u>Reason For Visit</u></b></p> <p>I was asked to attend the property with Nick Prescott to assess the damage and to advise on any emergency repairs required to the property. This was following two alleged incidences where they have reported Mr Sandhu and Ranjit Sandu had fallen and injured themselves.</p> <p><b><u>Site Notes Summary</u></b></p> <p>Both Nick and I attended the property and on our approach to the front of the property we immediately noticed two external tiles above the top right bedroom window which are hanging loose. The loose tiles are unrelated to the subsidence claim however, in order to prevent the risk of an accident, I will instruct these to be made safe.</p> <div style="display: flex; justify-content: space-around; margin-top: 20px;">   </div> |                                             |                                       |

### **Damage Relating to the Claim**

The only damage relating to the claim is where the extension joins the main building. This has only caused damage at the junction where they join.

Internally - On inspection of the property, the homeowner showed me around the entire property highlighting the cracks throughout. Following investigation of the property, the areas affected by subsidence are the side extension on the left of the main house. The rooms affected are first floor left bedroom, ground floor left lounge, the landing where it connects to the extension and the porch area.

Externally – There is a slight separation at the rear of the property where the extension joins the main building. Diagonal cracking at the top right of the patio door on the extension and the patio door has dropped slightly. At the front of the property there has been some movement around the porch area which is inline with where it meets the extension.

Patio Area – The patio area around the manhole outside of the extension at the rear has sunk significantly directly around the manhole. This is where a drain leak was present which has now been repaired. We will have to take advice from the insurer to see if they would accept this under the claim due to the cause of the subsidence being clay shrinkage and the patio defect caused by EOW.

### **Damage Not Related to the Claim**

All other areas.

Internally – The entrance hall has a crack on the ceiling with a water stain, the stair stringer has a hairline crack up the stairs and the stair rail, multiple hairline cracks around the windows where lintels are either non existent or insufficient. The kitchen floor has a slight separation along the grout line where the main house joins the extension floor. Some minor cracking in the lounge area due to an insufficient lintel above the patio door. This is evidenced externally where above the patio doors, the brickwork is progressing downwards in the centre of the opening above the door. This is also causing cracking in the rooms above.

Externally – The front of the property the block paving has settled gradually overtime and has moved slightly away from the property, falling with the gradient of the land. The windows at the front of the property have cracking around them which is due to no lintels on some and lintel failure on the others. The only openings with sufficient lintels are on the extension. I also informed the homeowner that the blocked gutters overflowing will cause further issues with the block paving.

## Front Elevation



No Lintel above bottom right window



No Lintel above window next to porch



Porch joining main building. The brickwork has slipped off DPC and no separation between the porch and main house on the right side.



No separation or cracking to the brickwork around the door



Separation between cill and brickwork



No separation on left side of porch



Front elevation of side extension. No cracking or separation visible.

### Side Elevation



No damage to the brickwork on the side elevation of the extension.

## Rear Elevation



Extension – some minor stepped cracking and cracked bricks above the top right of the patio door. The patio door has separated slightly from the brickwork above where the lintel is providing sufficient support. There is very minor separation between the extension and the main building. The patio has dropped around the manhole where a drainage leak and repair were undertaken.



The patio area past the extension has some very minor settlement in areas which will continue to progress over the years due to no pointing between the patio slabs. Water soaking through these gaps will progress the areas which are uneven. This is unrelated to subsidence.



There is some cracking on the rear add-on extension around the window where they have lintel failure/no lintel, which is evident from the bowing of the brickwork dropping in the centre.



Lintel failure above the rear patio door on the main building and the window to the right of it. This is responsible for the issues faced above in the bedroom and is unrelated to the claim.



Minor cracking in the porch area. This is inline with the separation from the extension which is evident from the first floor.



Separation of the door frame on the first floor which enters the extension.



Minor hairline cracking from the wall up and across the ceiling in the bedroom in the extension.



Minor separation in the extension bedroom where the wall joins the main building.



Minor separation between the door frame and the wall in the extension on the ground floor. There is also some minor hairline cracking around the coving ceiling junction.

#### **Notes**

The PH notified me that the cracks throughout the property were considerably worse prior to my visit. She informed me that they open and close up drastically in a short space of time. This is common with clay shrinkage; however, I was unable to see evidence of where these cracks have opened and closed up.

#### **Instructions to Claims Partner:**

None at this time.

**Notes Prepared by:** Luke Horsted

**Date:** 27/11/2023