

Visit Report

Our Reference	IFS-LBG-SUB-25-0118854
Claim Reference	500199791
Prepared for	Lloyds Bank Home Insurance

Claim Details:

Report Date	01 October 2025
Policyholder	Mrs McDonald-Bowyer
Claim address	5 Southdown Terrace Steyning, West Sussex BN44 3YJ

REASON FOR REVISIT

Access returning damage following claim in 2023

DETAILS OF REVISIT

The damage is located to the bay window on both the ground and first floors. The extent and location of the damage are consistent with previous assessments as the cracks have returned in the exact same locations, with evidence of cracking observed in the areas where repointing was previously carried out, as noted in the last claim. Additionally, the buddleia remains within the affected zone; however, its removal was previously refused by the neighboring property owner.

RECOMMENDATIONS

I recommend that we pursue the neighbor for the trees and also complete boreholes and trial pits to pick up the roots of the buddleia as further evidence.

Callum Nason
Subsidence Management Services