

Visit Report

Our Reference	IFS-AVI-ROF-13-0044763
Claim Reference	13EQ602273
Prepared for	Aviva

Claim Details:

Report Date	17 September 2014
Policyholder	Mrs Emmott
Claim address	10, Linda Grove Waterlooville Hampshire PO8 8UX

REASON FOR REVISIT

The re-visit was undertaken at the behest of the policy-holder as the current tenants were due to move out as they were not renewing their tenancy agreement and it was felt that the property was not in a habitable condition. The result of this would be a loss of rent claim.

DETAILS OF REVISIT

The meeting was conducted in the presence of Mr and Mrs Emmott, the tenant and the letting agent. It was noted that the movement had occurred predominantly to the rear right corner of the property where the kitchen is located and had most affected the wall upon which the gas boiler is sited. The tenant advised that the damage had become substantially worse over the last few months with new cracks appearing in the tiled splash-back adjacent to the kitchen window and also within the bedroom ceiling and hallway. The effects of the damage had also spread to the lounge where previously there had been no signs of damage and where cracks to the ceiling and walls were now notable. The conservatory to the rear of the property had also been misaligned due to the movement on the rear elevation and the roof panels were now allowing the ingress of water in poor weather conditions. It was noted that the side panel had also been misaligned and the silicon sealant sealing the rear elevation had been dislodged.

A detailed inspection of the property was undertaken with Mr Emmott and it was confirmed that no damage had manifested in the small front bedroom or the bathroom.

A discussion took place whereby the most appropriate method of progressing the claim was the subject and included discussions as to the cause of the damage not being attributable to the oak tress but to the damaged drains along the right flank.

RECOMMENDATIONS

It is recommended that the most effective method to progress the claim is to notify the local sewerage undertaker of their responsibility to undertake repairs to the shared drainage and to instruct the repairs of the remaining drains to achieve stability. Following the repair it is anticipated that a further monitoring reading will be required to confirm stability following which repairs to the property can be undertaken.

Jose Lopez
Subsidence Management Services