

08/02/2005

Dear M.

Re: Insurance Claim. - Bath Ground Rent Estate
Reference: TL51XS

I write with reference to the above claim and further to your letter dated 2nd February 2005.

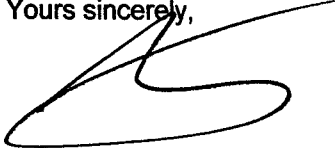
The initial investigations into the cause of the cracking to the block of flats, has identified that the probable cause is due to shrinkage of the clay subsoil due to moisture extraction by the nearby local authority trees. In December, attempts were made obtain soil samples from beneath the foundations of the flats along with any roots that we find. Unfortunately, due to the high level of the ground water, this proved unsuccessful. We will be carrying out more extensive investigations during the next couple of weeks in order to obtain evidence that the trees are the cause of the subsidence.

Meanwhile, I enclose a copy of the arboricultural report we have obtained. This confirms that various trees are located too close to the building and will need to be removed. We are liaising with the local authority over this work. The soil samples and roots that we recover will confirm that these trees are the cause of the damage. Crack monitoring is being undertaken to the cracks around the ground floor flats (metal studs are in place across key cracks). This will confirm the extent and timing of any movement to the building.

I cannot confirm how long it will be before any repairs are carried out. We must first ensure that the building is stable before we carry out any repairs and often this will only occur once the offending trees have been removed. Hopefully once we are in receipt of the site investigation date, the local authority will agree to our recommendations and will not delay the need for the tree works. Repairs can commence a couple of months after the tree works have been carried out, providing the building is stable (the crack monitoring will confirm this).

I trust this confirms the current position but should you have any queries, please do not hesitate to contact me.

Yours sincerely,

A handwritten signature in black ink, consisting of a large, stylized 'M' followed by a horizontal line and a loop.

Mark Comley
Area Surveyor
For and on behalf of Royal and SunAlliance

cc. West of England Estates - FAO Sheila