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11 JUL 2013

innovation group

CERTIFICATE OF STRUCTURAL ADEQUACY

Name of Client: Brymore Group
Address of Property: 53 Warminster Road, London, SE25 4DQ
Terms of appointment: We were appointed to proactively project manage this claim within the terms of your Building Insurance Policy.

Our Reference: IFS-RSA-SUB-10-0019095 Insurer Claim Reference: 201003055243

1. Brief description of damage to the property.

Internal damage was noted to the lounge, Kitchen, hallway, front, centre and rear bedrooms of the property.

External damage was noted to the right hand side and rear elevation of the property.

2. Cause of damage to the property.

This is to certify that, as required by our terms of appointment, we have appraised the property as regards to the above damage, which in our professional opinion has been caused by clay shrinkage subsidence from the policyholder's own vegetation.

3. Property Stabilisation Measures.

The implicated vegetation was removed and the property stabilised sufficiently to allow superstructure repairs to be implemented.

4. Superstructure Repairs/Redecoration.

Repair work has been undertaken to the property. The work consisted generally of structural repairs of the superstructure, together with internal redecoration of the damaged rooms. The repairs was completed by DP Builders and Construction Limited on 7th May 2013.

This certificate is for the sole benefit of the above named client and may not be relied on by any other person whatsoever. Transfer of the benefit of this certificate to any party other than the client to whom it is addressed will only be permitted with the written permission of Infront Innovation. Before agreeing to any transfer of benefit Infront Innovation may require to re-inspect the property, for which a fee may be charged.

Signed: ..... Date: 28 May 2013

Print Name: Nicola Shaw Position: Claims Partner

For and on behalf of Innovation Group.

Address: Yarmouth House, 1300 Parkway, Solent Business Park, Whiteley, Hampshire, PO15 7AE

This certificate is a considered professional opinion and is not a warranty or guarantee as regards the works undertaken, and no liability shall attach to us except to the extent that we have failed to exercise reasonable skill, care and diligence in the provision of our services under our Terms of Appointment. This certificate is not a certificate of design of construction as defined in The Building Act 1984 and The Building (Approved Inspectors etc.) Regulations.

We have only examined and addressed the problems with the building relating to this particular episode of subsidence. We have not extended our inspection to other parts of the structure and therefore cannot comment on their adequacy or otherwise.