

County Preservation

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Honest Damp-Proofing Solutions

Tel 01474 325433

Mrs MJ Duchene BA
1144 Ottawa Avenue
St. Paul,
MN 55118-2008
USA

13/12/2009

Reference: Specialist report to 65 Stockholm House, London.

Dear Mrs Duchene,

Thank you for your instructions in respect of the survey at the property as listed in this literature, it is very much appreciated.

We have the pleasure in enclosing for your attention a full copy of our report and other related documentation, which has been deliberately kept simple so that it can be easily understood.

We hope our surveyor's knowledge has been of help to you, as each and every surveyor that works with us are very experienced in their particular field.

If you need any help or advice on any other building related advice or surveys that we may undertake feel free to contact us any time and we will be only too happy to help.

Yours Sincerely,

Paul Camies

Mr P. Camies (Specialist Damp, Timber and Insurance Validation surveyor).

County Preservation

Specialist Works Report and Recommendations

Upon inspection to the property it was seen that there had been a repeat of problems caused as a result of the huge amount of water entering the structure, for which the original problems were caused as a lack of preventive measures to maintain the exterior of the property through the failed joinery etc. These items would therefore not be covered under the insurance policy however the latest peril that had occurred was as a result of an escape of water and should in-turn be covered by the policy.

The original works carried out were to clean off a substantial amount of mould to numerous areas throughout the structure which had been caused as a result of numerous different sources of external water entering the premises. These defects included failed water proofing of the balcony base, defective window and doors/window frames and sealants etc. that had decayed to such an extent that water was freely entering the structure.

It was clear that because there was an excessive amount of water entering the structure combined with a lack of airflow to due to the original design of the property, this caused which can is sometimes described as a “plastic bag effect” where moisture is trapped in the structure, in-turn causing a huge increase in the relative humidity levels and which are also further increased by every day duties such as cooking and bathing etc; in-turn leading to mould growth throughout.

Only once the external areas had eventually been rectified were we able to fully dry the property by facilitating our specialist drying equipment including air movement fans as well as our hi capacity dehumidifier units which were installed Free of Charge under no expense to the insurers or landlord etc. Only then were we able to carry out final redecoration to the property, which consisted of specialist antifungal treatments as well as decorating the entire property with our specialist anti-condensation coatings, while maintaining an adequate airflow throughout the property by upgrading the existing ventilation. This obviously worked perfectly until such time as the latest escape of water had occurred.

Unfortunately as advised at the time of the works being carried it would be essential that no free water was ever able to enter the structure again otherwise any works undertaken would simply have to be carried out for the second time, including facilitating our specialist drying equipment etc.

Upon carrying out our latest inspection it was seen that there had been quite a substantial amount of water that had entered the property again as a result of an escape of water from above, following quite a substantial leak while the works were carried out to fit the new central heating system by the 3rd party contractor.

Upon checking in to the history of this particular leak it was discovered that absolutely no driers had been facilitated in to the property to cope with the latest increase in the relative humidity levels. Unfortunately because of this we would advise as a matter of urgency that the full drying process is re-undertaken until such time as we can confirm that all reading around the property is adequate in order to once again supply our specialist anti-condensation coatings etc.

With regards to previous questions raised by yourself I can confirm that following the escape of water from above, as documented by yourself and the free holders etc. that there was numerous processes that should have been undertaken as listed below:

1. Leak had been logged and straight away the free holder should have instructed a validation survey by either a loss adjuster of claims management team. Was this done?
2. The insurer would then arrange for a drying out (restoration) company to attend such as Munters, Chemdry or Rainbow etc. was this done?
3. The redecoration would then be undertaken by either yourself via a cash settlement offer or by an insurance approved contractor, however due to the specialist coating required this would have probably undertaken by you getting the works done and claiming the specialist costs back.
4. You would normally find that after the insurer has settled the claim they would then look to recover the costs through the public liability policy held by the contractors carrying out the works.

As you can imagine we have only received very minor details of the claim but the fact of the matter is that following the escape of water from above, for which you have actually amassed quite a large number of witnesses, you should have been returned to pre-loss condition as per the terms and conditions of the insurance companies guidelines.

As described to you at the time of the original works it actually takes time for the mould spores to form following the increase in relative humidity and because of this we can confirm that this could in no way be caused as a result of what is sometimes termed is a “gradual operational cause”. You would be able to contact the insurers direct in order to get a copy of their guidelines in relation to the previous queries you had raised on this matter.

Should you require any more help or advice on the services that we undertake, feel free us and we will only be too happy to help.