

Job Summary Form

Type: Reactive On Site Technical Assessment

Scenario: Water Damage to substantial three story stone & timber farmhouse constructed in 1725

Reason for contact: Loss adjuster required validation of the Policy Holder's opinion that there had been increased splitting to all structural timber framing caused as a result of the loss and that the restoration of these timbers or financial compensation should be covered as part of the insurance claim.

Scope: Following instruction from the Loss Adjuster the National Flood School was requested to carry out an On Site Technical Assessment focussing on recording atmospheric moisture levels within the effected areas of the building, assess the supposed effected timbers and document whether the splitting to the timbers would have been caused or effected by the flooding or subsequent restorative drying.

Outcome: Based on physical evidence gathered on site and by assessing data gathered throughout the restoration process, the National Flood School assessed that the atmospheric conditions and resultant moisture content of the timber would have varied by no more than 1.6% MC therefore having little to no impact on the timber framing.

Conclusion: The National Flood School concluded that the splitting within the timber was most likely pre loss and provided evidence to the Loss Adjuster allowing him to refute the Policy Holders claims for compensation thus drawing the claim to a swift end.

Feedback: Loss Adjuster made comment that the other reports supplied by an independent building surveyor had not provided sufficient evidence as to the cause of the splitting and that he was happy to be in a position to disprove the Policy Holders Claims and draw a close to the case.

