Aberdare Gardens Ltd

57, Aberdare Gardens
London
NW6 3AL

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

RÉSUMÉ OF TECHNICAL ASPECTS

This résumé is prepared on behalf of Sterling Insurance Company Ltd for the purpose of investigating a claim for subsidence. It is not intended to cover any aspect of structural inadequacy or building defect that may otherwise have been in existence at the time of inspection.

27/01/2015

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant, Mr Yiu-Shan Wong BSc ACIAT C.Build E MCABE MCIOB RMaPS Cert Cert CII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a mid terraced property converted into flats, located in a residential estate on a plot that is level.

CIRCUMSTANCES OF DISCOVERY OF DAMAGE

The leaseholder of flat 2 first discovered the damage during Autumn 2014 when they decided to put their flat on the market to sale, but advised that hairline cracking appeared earlier in the year.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

Damage is in the form of tapering diagonal cracking to the rear addition of flat 2.

The indicated mechanism of movement is downwards movement towarsd the rear.

Significance

The damage would be placed in category 2 of the BRE Digest 251 classification, Slight.

Onset and Progression

The damage appears to have occurred over a period of time and is of cyclical nature.

SITE INVESTIGATIONS

A site investigation was undertaken by CET Safehouse comprising of an exploratory excavation together with a CCTV survey of the nearby drains. The results show that the property is built off a 550mm crushed brick and clinker foundation, extending down to an overall depth of 800mm onto a clay subsoil.

The soil testing results showed that the moisture content is low down to 2.5m with high suctions also found at this level.

Roots were present down to 1.8m and were found to have originated from a Plane tree.

CAUSE OF DAMAGE

The foundation of the property in the area of damage is likely to have been built at a relatively shallow depth, bearing onto shrinkable clay subsoil. The soil is susceptible to movement as a result of changes in volume of the clay with variations in moisture content. In this case, the damage has therefore been caused by clay shrinkage subsidence following moisture extraction by nearby vegetation.

RECOMMENDATIONS

Now that we have the root identification, we will now appoint Oriel Mitigation to arrange for an arboricultural report to be prepared to establish the influence of a number of trees growing within the rear back to back gardens.

For Cunningham Lindsey

Yiu-Shan Wong BSc ACIAT C.Build E MCABE MCIOB RMaPS Cert CII
Specialist Subsidence Team – Building Consultant
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