



INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Canfield Gardens Management Ltd
Address of Insured: 69 Canfield Gardens, LONDON, NW6 3EA
Situation of Damage: 69 Canfield Gardens, LONDON, NW6 3EA



This report is prepared on behalf of Aviva for the purpose of investigating an insurance claim. It is not intended to cover any other aspect of structural inadequacy or building defect that may otherwise have been in existence at the time of inspection.

Date: 03/05/2023



Continuation / 2





INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Matt Deller BSc (Hons) MCIOB Dip CII, in accordance with our project managed service.

The claim is primarily concerned with damage to the left-hand section of the property. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The risk address is a large, semi-detached property of traditional construction, built circa 1890 on a reasonably level plot. The property has been historically converted into five, self-contained flats.

DISCOVERY AND NOTIFICATION

| | |
|----------------------------|--|
| Circumstances of Discovery | The owner of flat 1 advised that he had noted some minor cracking around a year ago but was not unduly concerned. The cracking has noticeably progressed over summer 2022. |
| Subsequent action | An engineers report was obtained in September 2022 and insurers were subsequently notified of a potential claim. |
| Claim notification | Insurers were notified on 01/11/2022. |

REPORTS BY OTHERS

The policyholder obtained a report from Chess Structural Consultants Ltd in September 2022.

NATURE AND EXTENT OF DAMAGE

| | |
|---------------------------|---|
| Description and Mechanism | The main area of damage is to the left-hand section of the property and takes the form of internal and external cracking up to 15mm in width. |
| Significance | The level of damage is moderate, and is classified as category 3 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings. |
| Onset and Progression | We consider that the damage has occurred recently. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter. |

SITE INVESTIGATION

The site investigation has been undertaken by CET Ltd on 28th February 2023.

Trial pits were excavated to the front left-hand corner and to the left-hand flank of the property. A CCTV drainage survey of drainage in the vicinity was also completed.

Trial pit 1 on the front left-hand corner revealed a brick corbel footing. The trial pit was extended to a depth of 1.35m below ground level where it was abandoned due to depth. As a result, the depth of the underside of the foundation was not confirmed. A remote borehole was sunk in the front garden close to the trial pit. The borehole revealed a medium compact made ground to a depth of 2.0m below ground level where it changed to a stiff becoming very stiff clay to a depth of 5.0m below ground level where the borehole was terminated.

Continuation / 4

The borehole was dry and open on completion. Roots were encountered to a depth of 2.5m below ground level in the borehole. The root testing indicated that the samples were from the species *Tilia* which are limes. Starch was present indicating that the samples were alive at the time of testing. Laboratory testing indicated that the clay below 2.5m was desiccated.

Trial pit 2 on the left-hand flank wall was extended to a depth of 0.7m below ground level where it was abandoned due to the presence of services and a concrete obstruction. As a result, the depth of the underside of the foundation was not confirmed in this location. A borehole could not be sunk due to the presence of the services.

The CCTV drainage survey did not reveal any defects within the runs surveyed.

CAUSE OF DAMAGE

Whilst the site investigations were unable to confirm the foundation depths, based on the information detailed above, we are of the opinion that damage has occurred due to clay shrinkage subsidence. This has been caused by moisture extraction by roots altering the moisture content of the clay subsoil, resulting in volume changes, which in turn have affected the foundations.

MITIGATION

We consider the damage will not progress if appropriate measures are taken to remove the cause. In this instance it is likely that vegetation for which the policyholder and other private owners are responsible is contributing toward the cause of damage. We recommend instructing an arborist to visit and provide a report on the extent of vegetation management required on this occasion.

MONITORING

Crack and level monitoring have been established and readings will be taken at regular intervals.

REPAIR RECOMMENDATIONS

We have not decided on the final type of repair required as our investigations have not yet been concluded, however, based on our knowledge and experience of dealing with similar claims, we envisage that the repairs will involve undertaking superstructure repairs and redecoration.

PROJECT TEAM DETAILS

Matt Deller BSc (Hons) MCIQB Dip CII - *Building Consultant Specialist Subsidence Team*

James Reardon - *Claims Technician Specialist Subsidence Team*

