



UPDATE REPORT
Retained

DATE OF ISSUE:	12/10/2023
OUR REFERENCE NO:	71922159
INSURERS REFERENCE NO:	
JR Clare c/o Davies	Contover Trading Co Ltd 73 Aberdare Gardens London NW6 3AN



General view of property



POLICYHOLDER DETAILS	
Policyholder Home tel.:	Not advised
Policyholder Work tel.:	Not advised
Policyholder Mobile tel.:	Not advised
VAT status	Not registered
POLICY INFORMATION, HISTORY & TIMESCALES	
Policy number:	[REDACTED]
Policy wording:	Subsidence
Authority:	Retained
Date of construction:	1930-1939
Date of purchase:	01/01/2008
Date of policy inception:	01/01/2000
Date damage first noticed:	10/07/2019
Date claim notified to insurers:	04/12/2019
Date of our initial inspection:	21/01/2020
Supposed cause:	Subsidence
Start date of main remedial works (est.):	April 2024
Date of claim finalisation (est.):	June 2024

SUMMARY

History

Rear elevation

As you are aware due to concerns upon potential ground heave, and continued movement recorded through a monitoring programme, underpinning of the rear extension of the property has been completed by TW Barber Ltd.

Front elevation

As reported in April 2019, cracking to the front elevation was reported and the cause assumed to be due to tree root clay shrinkage.

Davies Subsidence asked the Arborist MWA Arboriculture to review their recommendations with respect T1 – Horse Chestnut and T2- Lime of their arboriculture appraisal report.

Davies reported in April 2019 that the piling to the rear extension would have removed any heave potential as the construction of the remainder of the building also pre-dates the age T3 - London Plane of MWA arboriculturally Appraisal Report, foundations would not have been laid upon ground



that is in a shrunken state, it is therefore also extremely unlikely that heave will affect any other parts of the building.

As potential heave is now no longer an issue, Davies Subsidence made recommendation to the Insured, that they should now make their own arrangement for tree (T3 - Cypress) to be felled in accordance with the Arborist's original recommendations. As the location is a Conservation Area S211 Notification to the council is required.

In response we understand London Borough of Camden have placed TPO's on the above trees.

SITE INVESTIGATION RESULTS:

The site investigations were undertaken by Geocore; the investigations consisted of a trial pit/bore hole adjacent to both bay structures to the front of the property.

TP/BH1 - The foundation of the left hand side bay structure is considered to be a concrete strip footing located 1900mm below ground level, with a thickness of 800mm and projection of 300mm.

- The foundation is founded on a layer of firm CLAY down to 4m.
- The borehole investigation was terminated at 4m below ground level. □ Roots were present to 3m.

Root samples were obtained from the underside of the foundation down to 3m; the samples obtained were considered to be from the family Leguminosae and Quercus (Oak)

TP/BH2 - The foundation of the right hand side bay structure is considered to be a concrete strip footing located 1850mm below ground level, with a thickness of 850mm and projection of 260mm.

- The foundation is founded on a layer of stiff CLAY down to 3m.
- The borehole investigation was terminated at 3m below ground level. □ Roots were present to 3m.

Root samples were obtained from the underside of the foundation down to 3m; the samples obtained were considered to be from the family Berberis or Mahonia, Oleaceae and Cupressaceae. Laboratory testing of the subsoil from the borehole indicates the clay element of the ground to be of a high shrinkage potential and the presence of roots emanating from nearby tree vegetation will have an adverse effect on the subsoil. The above information assists in confirming the exact cause of the movement and the mitigation works required to remove the external influence which is currently affecting the ground conditions.

Analysis of the soil tests confirms a change in the characteristics of the subsoil below foundation depth. This change in soil characteristics coincides with the depth of root penetration found within the borehole.

The position of the underground drainage pipework close proximity of the area of damage was established and tested for condition of water tightness. The pipework was found to contain defects (medium displaced joints, circumferential cracks, root ingress) as detailed within the Factual Report of Investigation.

An arboriculturist assessment report has been completed that has identified tree vegetation growing within and outside the boundaries of the property that is having an adverse effect on the underlying clay subsoil.

MONITORING

Crack or Level	Start Date	Date of Latest Readings
Level monitoring	17/04/2020	11/07/2023

Monitoring continues to show cyclical movement.

MITIGATION

MWA arboriculturist made a recommendation that as T1 has been subject to recent reduction therefore T2 needs to be felled so that monitoring is recording the influence of T1 only. T2 was then felled in December 2020 following agreement from the local authority.

However T1 is now the subject of a TPO and the property lies within a conservation area.

T3 is in the neighbours property and they have so far refused to remove the tree, however agreement from the local authority would be required for any works on this tree.

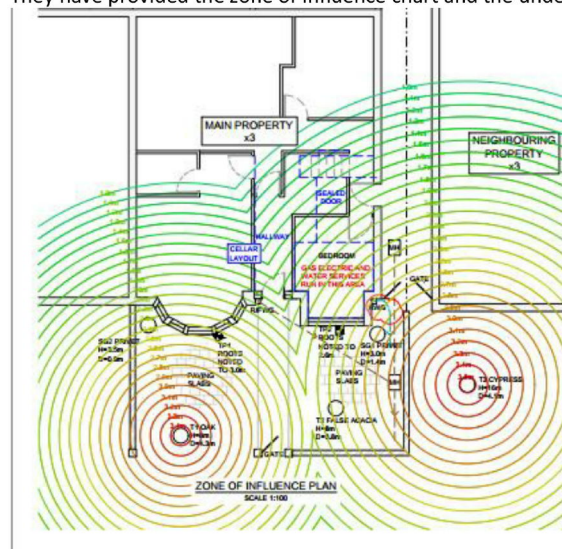
The drainage repairs were completed in February 2021.

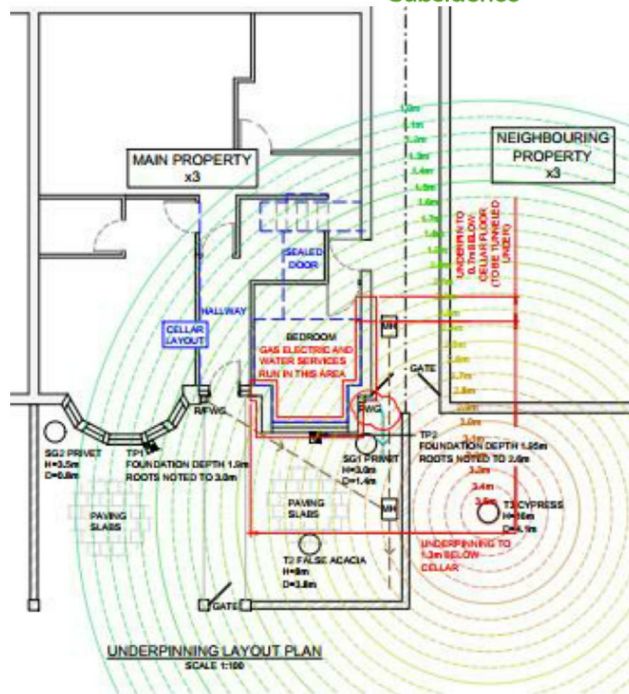
REMEDIAL WORKS

We have obtained costs for underpinning of the property following the unsuccessful mitigation re T3 and T1. The cost for the underpinning is circa £43,000.00. However the contractor has expressed concerns regarding the roots of the vegetation and potential destabilising of the trees during their works.

This also raises the potential issue of the TPO tree roots being potentially being severed.

They have provided the zone of influence chart and the underpinning is planned within the area.





CONTRIBUTION & RECOVERY

There is a potential recovery option for insurers should mitigation not be obtained by the lifting of the TPO on T1 and agreement to remove T3.

ABI

The ABI contribution is not applicable on this occasion, as the property is:

- Under Option 1 or 2 of the ABI agreement.

OUTSTANDING RESERVE (including VAT where applicable)

We would recommend that insurers hold an outstanding reserve of [REDACTED] based upon underpinning being carried out.

If the underpinning was not required following tree removal, repairs would be limited to superstructure only and we anticipate that to be in the region of [REDACTED]