



INITIAL TECHNICAL REPORT
Retained

| | |
|---|---|
| DATE OF ISSUE: | 20th March 2020 |
| OUR REFERENCE NO: | 71922159 |
| YOUR REFERENCE NO: | |
| JR Clare MS Amlin Davies Group Ltd (Stoke) 2nd Floor, East Court Riverside Park Stoke-on-Trent Staffordshire ST4 4EY | Contover Trading Co Ltd 73 Aberdare Gardens London NW6 3AN |



General view of property



| POLICYHOLDER DETAILS | |
|---|------------------|
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| POLICY INFORMATION, HISTORY & TIMESCALES | |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| Authority: | Retained |
| Date of construction: | Circa 1900 |
| Date of purchase: | Not Known |
| Date of policy inception: | 01 January 2000 |
| Date damage first noticed: | 27 November 2019 |
| Date claim notified to insurers: | 04 December 2019 |
| Date of our initial inspection: | 21 January 2020 |
| Supposed cause: | Subsidence |
| Start date of main remedial works (est.): | May 2021 |
| Date of claim finalisation (est.): | July 2021 |



INTRODUCTION

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager, Andy Titterton B.Eng (Hons) CMAPS GMICE, in accordance with our Project Managed Service.

This report has been prepared specifically in connection with the current insurance claim and is not a structural survey. As such, this report should not be relied upon as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot, infestation or the like and does not include any part of the building that is either covered or inaccessible.

DESCRIPTION OF PROPERTY

The subject property is a large semi-detached Victorian house subdivided into 3 self-contained 3 bedroom flats originally constructed circa 1930. The property is of standard construction, comprising of solid brickwork walls beneath a pitched tiled roof. The ground floor and upper floors are suspended timber construction. The property is not listed and is believed to lie within a Conservation Area.

TOPOGRAPHY & GENERAL LOCATION

The property is located within a residential area surrounded by similar properties on a level site. The main drainage system to the right flank of the property is believed to run away from the property connecting into shared underground drainage.

GEOLOGY

With reference to the British Geological survey map this indicates an underlying Bedrock geology of London Clay Formation.

Our own knowledge and experience of the area would suggest that the property sits in a location where incidences of subsidence are relatively high.

VEGETATION

The following describes the major items of vegetation that are within influencing distance of the property and could therefore be implicated in the current damage:

| Type of tree | Oak tree | Deciduous tree | Conifer tree | Shrub | Shrub |
|------------------|----------|----------------|--------------|-------------|-------------|
| Approx. height | 7m | 8-10m | 12-15m | 2m | 3m |
| Approx. distance | 4m | 4m | 5m | 2m | 1.5m |
| From where | Front | Front | Front Right | Front right | Front Right |
| Ownership (PH or | PH | PH | TP | PH | TP |

Davies Subsidence is a division of the Davies Group Ltd, Registered Company Number 06479822. Registered in England and Wales. Registered Address 8 Lloyds Avenue, London EC3N 3EL



| | | | | | |
|-----------------------|----|----|-----------|----|-----------|
| TP?) | | | | | |
| If TP - Name of TP | - | - | Not Known | - | Not Known |
| If TP – Address of TP | - | - | No. 75 | - | No. 75 |
| TPO (if known) | NO | NO | NO | NO | NO |

CIRCUMSTANCES

During the course of our discussions with the Managing Agent, we were advised of the following circumstances which led to the claim being presented:

Tenants living at the property noticed crack damage appear at the end of the summer 2019. A subsequent claim was submitted to Insurers for their consideration.

DESCRIPTION OF DAMAGE

The following is a summary of the damage relating to the insurance claim. This report has been prepared specifically in connection with the current insurance claim and is not a Structural Survey. As such, this report should not be relied upon as a Statement of Structural Adequacy. It does not deal with the general condition of the building, decorations, services, timber rot, infestation or the like and does not include any part of the building that is either covered or inaccessible.

External:

Diagonal and vertical tapering crack damage is evident within the face brickwork to the right and left front bay windows measuring up to 3mm in width.

Internal:

Internally crack damage measuring up to 3mm in width is located within the ground floor front bedrooms to either side of the left hand bedroom bay and to the return within the right hand bedroom.

We would draw attention to the photographs attached as Appendix 1.

CATEGORY OF CRACKING

In accordance with Table 1 of BRE Digest No.251, (as reproduced below), the cracking in the property would be described as category 2.

| | | |
|------------|-------------|-----------------|
| Category 0 | Negligible | Less than 0.1mm |
| Category 1 | Very slight | 0.1-1.0mm |
| Category 2 | Slight | 1mm to 5mm |
| Category 3 | Moderate | 5mm to 15mm |
| Category 4 | Severe | 15mm to < 25mm |
| Category 5 | Very severe | > 25mm |

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CAUSE OF DAMAGE

From our initial visual inspection, we would confirm the following:

The cause of the damage evident to the front area of the building is indicative of on-going progressive subsidence downward movement of the foundations of the building.

We suspect the underlying subsoil are being adversely affected by the presence of the trees growing within the boundaries of the front garden and the nearby tree vegetation located outside the boundaries of the garden to the right hand side.

Site investigations and level monitoring will be required to determine the depth of the foundations, subsoil type, the cause of the movement and policy liability.

DISCUSSION

The cause of the damage evident to the front area of the building is indicative of on-going progressive subsidence downward movement of the foundations of the building.

We suspect the underlying subsoil are being adversely affected by the presence of the trees growing within the boundaries of the front garden and the nearby tree vegetation located outside the boundaries of the garden to the right hand side.

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RECOMMENDATIONS

Following the above discussions and policy liability considerations, we recommend that the following actions should be implemented:

In order to stabilise the property and prevent further damage occurring in the future, the cause of the movement needs to be addressed.

We now recommend that site investigations are undertake to confirm our initial opinion as to the cause of the damage; with the required investigations consisting of:

- Two Trial pit / boreholes adjacent to the front bays of the property to confirm the depths of the foundations and condition of the bearing soils beneath the foundations.
- A CCTV survey of the drainage runs within close proximity of the area of concern.
- Level monitoring exercise for an initial period of 6 months.
- To obtain an arboriculturalist report to obtain advice on the vegetation management works required, and also confirm if there are any restrictions in place, regarding the removal of the implicated vegetation.

The above will assist in confirming the exact cause of the movements and the mitigation works required to remove the external influence which is currently affecting the ground conditions.



APPENDICES

Attention is drawn to the following appendices:

Appendix 1: Photographs

Appendix 2: Site Plan

APPENDIX 1: Photographs

| | |
|--------------|-------------------------|
| REFERENCE | [REDACTED] |
| POLICYHOLDER | Contover Trading Co Ltd |
| DATE | 21.01.2020 |



Photograph 1 front



Photograph 2 front



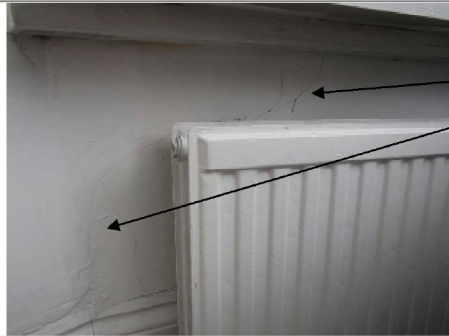
Photograph 3 front

| | |
|---|--|
|  | <p>Photograph 4 front RHS bay</p> |
|  | <p>Photograph 5 front RHS bay</p> |
|  | <p>Photograph 6 front RHS bay – above window</p> |
|  | <p>Photograph 7 front RHS bay – above window</p> |

| | |
|---|---|
|  | <p>Photograph 8 front LHS bay – below window</p> |
|  | <p>Photograph 9 front LHS bay – below window</p> |
|  | <p>Photograph 10 front LHS bay – below window</p> |
|  | <p>Photograph 11 front PH and TP vegetation</p> |



Photograph 12 Front LHS bedroom



Photograph 13 Front LHS bedroom – below bay window



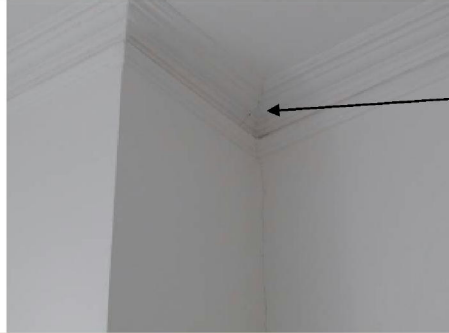
Photograph 14 Front LHS bedroom – below bay window



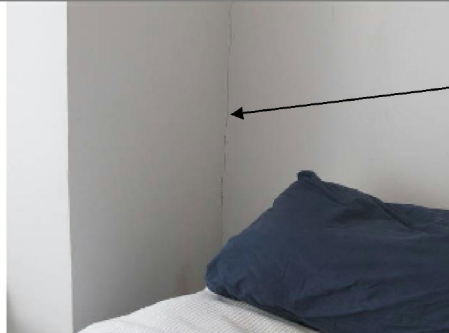
Photograph 15 Front LHS bedroom – above bay window



Photograph 16 Front RHS bedroom



Photograph 17 Front RHS bedroom – high level at bay return



Photograph 18 Front RHS bedroom – lower level at bay return

Appendix 2: Site Plan

