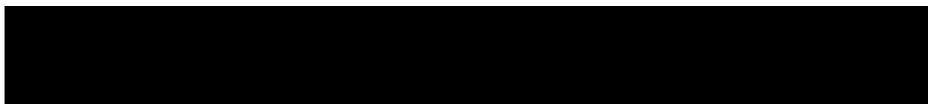




ADDENDUM TECHNICAL REPORT
Retained

DATE OF ISSUE:	13 TH August 2020
OUR REFERENCE NO:	[REDACTED]
YOUR REFERENCE NO:	
JR Clare MS Amlin [REDACTED]	73 Aberdare Gardens London NW6 3AN





POLICYHOLDER DETAILS	
Policyholder Home tel.:	
Policyholder Work tel.:	Not advised
Policyholder Mobile tel.:	
VAT status	Not registered
POLICY INFORMATION, HISTORY & TIMESCALES	
Policy number:	
Policy wording:	MS Amlin
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





SUMMARY

The subject property is large semi-detached Victorian house subdivided into 3 self-contained 3 bedroom flats originally constructed circa 1890. 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. 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.

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.

Externally 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. 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.

SITE INVESTIGATIONS

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 arboriculturalist 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

Level monitoring equipment has been installed to the perimeter of the property.

CAUSE OF DAMAGE

The pattern of crack damage to the front the building is indicative of subsidence to the foundations of the building. The cause of the movement is as a result of clay shrinkage subsidence due to the moisture extraction from tree vegetation located within and outside the boundary of the front garden.

DISCUSSIONS

Following review of the site investigations in conjunction with the arboriculturalist assessment that has been carried out, we recommend the removal of the tree vegetation within and outside the boundaries of the front garden, to stabilise the risk address.

We will continue to pursue the Third Party tree owners with the assistance of the site investigation data to successfully achieve full mitigation measures to stabilise the building. Once full mitigation measures have been completed and the cohesive clay subsoil rehydrated we will make arrangements to complete superstructure repairs to the building.

We recommend the underground drainage pipework be repaired as recommended with the factual report of investigation.

NEXT ACTIONS

We have now reported to insurers and will await their further instruction in respect of the drainage repairs.

In the meantime we await confirmation that the vegetation within the front garden has been attended to as per the recommendations within the arborist report.

ATTACHMENTS

Attachments are as follows:

Site Investigation Report

