



INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Covea Insurance for the purpose of investigating an insurance claim related to subsidence cracking. 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: 07/09/2023

Name of Insured:

Address of Insured:

5 Frognal Close, LONDON, NW3 6YB

Situation of Damage:

5 Frognal Close, LONDON, NW3 6YB



INTRODUCTION

The technical aspects of this claim are now being overseen by our Building Consultant Mike Bird BSc (Hons) CEng MICE Dip CII, of our specialist subsidence team in accordance with our project managed service.

The claim is primarily concerned with cracking in various parts of the building. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Semi detached house constructed in 1920, in a urban on a plot that is gently sloping down

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	Following the repair of a previous subsidence claim, damage reoccurred over Summer 2022 and continued to worsenn.
Subsequent action	The Policyholder submitted a further claim for subsidence.
Claim notification	Insurers were notified originally on 29/08/2018.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The damage takes the form of Tapered cracking throughout the property, some hairline and thermal related bit some indicative of further movement at the property.
Significance	The level of damage is slight, and is classified as category 2 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings..
Onset and Progression	We consider that the crack damage has occurred recently, but that distortions are historic. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

A site investigation was arranged.

A trial hole confirmed the adequacy of the foundation to support the building in a stable manner given the type of subsoil and type of building. The original foundation had been previously underpinned with mass concrete.

The subsoil below the underpinned foundation was found to be very shrinkable natural clay to at least 5m depth in which the moisture content had been reduced, meaning the clay was very dry. The moisture content was at, or below the plastic limit, confirming that the clay was desiccated. Live tree roots were identified in the clay and the species determined under a microscope.



CAUSE OF DAMAGE

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.

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MONITORING

A period of level monitoring is required to provide evidence due to the tree preservation orders (TPOs) that in place,

REPAIR RECOMMENDATIONS

We have not decided on the final type of repair required as our investigations have not yet been concluded. This involves undertaking superstructure strengthening, repairs and redecoration.

PROJECT TEAM DETAILS

Mike Bird BSc (Hons) CEng MICE Dip CII - *Building Consultant Specialist Subsidence Team*

Amber-Louise Shoebridge - *Claims Technician Specialist Subsidence Team*

