

Surveying Services



TYPE: PRELIMINARY REPORT
CLAIM: Domestic Subsidence

POLICY No: [REDACTED]
INSURER Ref: [REDACTED]
QG Ref: [REDACTED]
NAME & ADDRESS OF INSURED: [REDACTED]
34 Heath Drive, London, NW3 7SD
SITUATION OF LOSS: 34 Heath Drive, London, NW3 7SD
VAT STATUS OF INSURED: Not Registered
DATE OF LOSS: 15 August 2022
CIRCUMSTANCES/CAUSE: Subsidence
RESERVE: [REDACTED]

Description	Sum Insured (£)	Reserve (£)
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

RESPONSE TIMES

Instructions: 15 August 2022
Contact: 15 August 2022
Visit: 8 September 2022

INTRODUCTION

This is a Preliminary Report compiled by Michael Hicks, [REDACTED]

DESCRIPTION OF RISK AND SITE



Front Elevation of Property

All references are made as facing the front of the property (facing Heath Drive).

The risk address comprises a three storey, detached house which appears to have been originally constructed circa 1920.

The walls are of solid masonry construction with decorative masonry detailing to the corners. There is a single storey bay to the left elevation, a single storey front entrance porch and two storey and single storey projections to the right side. To the rear of the property there is a single attached garage behind which is a single storey extension with a flat roof. The current owners have added a modern steel framed, glazed extension to the side of this with a glazed atrium linking to the main house.

The loft has been converted and there is a cellar towards the front of the house.

The property occupies a large corner plot with a tarmac driveway to the front side and gardens to both sides and the rear. The site slopes from the left to the right hand side and the area comes under the control of the London Borough of Camden. We are advised that the property is located within a conservation area.

Underground drains extend around the perimeter and there are a number of mature trees both on the Insured site and on the pavement to the front and left hand sides. British Geological survey maps indicate that the subsoil is London Clay

THE INSURED/HISTORY OF OWNERSHIP

At the time of our inspection, we met with [REDACTED] who provided us with the background to the incident and showed us the areas of concern.

She has owned the property with her husband since approximately 1998 and the most recent extensions were added to the rear in approximately 2010.

DISCOVERY

We were advised that damage was first noted in late July/early August 2022. The family were away on holiday for approximately 10 days towards the end of August and when they returned to the house the cracking was noticed to be significantly worse.

On viewing the deteriorating condition, Insurers were notified of a possible claim and QuestGates were appointed to consider this issue.

DAMAGE

Externally

- To the left hand elevation at the junction between the single storey extension and projecting porch roof, we noted a 5mm wide vertical crack tapering from the roof down to the ground narrowing to 1mm.
- To the right hand elevation, we noted a stepped crack to the rear right corner over the glazed single storey extension roof at a width of approximately 5mm narrowing to 2mm.
- We were advised that the front door had been sticking but at the time of our inspection it was operating freely. There was no sign of any cracking over the door opening.

Internally

Ground Floor Piano Room in Front Left Corner

- A 2mm wide diagonal crack over the door to the hallway next to the fireplace.
- A crack to the wall/ceiling junction over the doorframe and the door itself was distorted and catching.

Ground Floor Hallway

- A tear in the wallpaper on the opposite side of the opening through to the piano room.
- A 2mm wide gap to the left side of the door to the WC and the doorway was distorted.
- A crack to the coving to the wall/ceiling junction with the piano room.

Ground Floor WC

- A vertical crack mirroring that described in the hallway down the side of the doorframe.

Ground Floor Kitchen

- A hairline crack over the door to the extension atrium area.
- A hairline crack over the left corner of the door to the dining room.

Ground Floor Extension Atrium

- A 2mm wide crack in the floor tiles at the junction with the main house in the door threshold to the kitchen.
- A vertical and tapered crack in the right hand elevation at the junction between the main house and the garage approximately 5mm wide and extending up to the roof increasing to approximately 10mm.
- The large glass doors from the lobby to the garden were catching.

Garage

- A vertical 10mm wide crack in the partition with the lobby at the junction with the main house tapering from the ceiling to the floor. Shelving at the same junction had pulled away.

Library in Rear Extension

- A 1mm wide crack over the left corner of the opening from the new 'glass box' extension to the main room.
- A 2mm wide crack over the rearmost window.
- A hairline crack to the wall/ceiling junction around the study area and bathroom.

- A 2mm wide crack over the left corner of the entrance lobby mirroring the crack described externally.

First Floor Rear Bedroom (Over the Kitchen)

- A 3mm wide crack below the right corner of the rear window extending behind the radiator to the floor.
- A 1mm wide crack over the right corner of the same window extending to the ceiling then along the wall/ceiling junction to the corner.
- A raking hairline crack in the partition with the rear right bedroom. Wardrobes in the rear right bedroom obscured a view of this wall.

CAUSE

The damage to the property is consistent with two separate areas of movement.

1. The cracking in the ground floor piano room and hallway is consistent with slight subsidence of the internal wall towards the front right corner. We believe the movement has occurred in this location because it is at the junction between the original foundations and the cellar under the WC and hallway. The internal wall appears to have rotated away from the fireplace.
2. The second area of movement is at the rear of the property to the rear right corner of the house, the garage and extension and appears to be due rotation of the garage and older extension towards the rear and right hand sides.

The timing of the damage following a very hot, dry spell of weather and the presence of mature trees around the perimeter of the house, in particular the front right corner and the rear elevation, suggest the most likely cause to have been shrinkage of the clay soil aggravated by vegetation.

POLICY LIABILITY

Damage is the result of an insured peril, namely subsidence, and we recommend liability is accepted for the cost of repair subject to the applicable excess which is likely to be [REDACTED]. The policy has been in force for approximately 9 years, and we are satisfied the damage has occurred during the current policy period, with no other areas of concern identified.

ACTION TAKEN/ NEXT STEPS

A programme of vegetation management will be required to assist stabilising the foundations. The vegetation most probably implicated in this matter is the responsibility of both the Insured and the local authority. We understand that the property is located in a conservation area therefore strict evidence will be required to obtain appropriate permissions.

Accordingly an evidential threshold will need to be met and we recommend the excavation of trial pits and boreholes to the front and rear of the house combined with a programme of crack and level monitoring.

An arboricultural consultant will be required to report on the vegetation in the vicinity but we recommend delaying their appointment until site investigation results have been received.

When the foundations have stabilised sufficiently, recommendations can be made regarding appropriate repairs. We would estimate given this evidential threshold that the case could last circa 2 years, dependent upon any third party cooperation.

THIRD PARTY RECOVERY

It is likely that trees owned by the London Borough of Camden will be implicated in the cause of the problem and the London Borough of Camden will need to give permission for reduction/removal of trees under the Policyholder's control. If permission is not granted and further damage occurs, a recovery action may arise.

RESERVE FOR INSURERS

On the basis of the above, we recommend that an overall reserve [REDACTED] be maintained, allocated as:

Description	Sum Insured (£)	Reserve (£)
Buildings	[REDACTED]	[REDACTED]
Less Excess		[REDACTED]
Adjuster Fees	[REDACTED]	[REDACTED]

ADEQUACY OF SUMS INSURED

Buildings Sum Insured Adequate? Adequate

UNDERWRITING FEATURES

None Noted

OTHER INTERESTS

None Noted

OTHER INSURANCES, ABI DSA & CONTRIBUTION

None

REQUEST FOR INSTRUCTIONS

We would be obliged for confirmation that Insurers are in agreement with liability being accepted and that we can proceed with appropriate site investigations and monitoring.

SETTLEMENT TIMETABLE

A large black rectangular redaction covers the content of the settlement timetable table.

QuestGates
Chartered Loss Adjusters & Claims Specialists