

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

FOLLOWING FURTHER SITE INVESTIGATION

Name of Insured:

Address of Insured: 69 Canfield Gardens, LONDON, NW6 3EA

Situation of Damage: 69 Canfield Gardens, LONDON, NW6 3EA



This report is prepared on behalf of [REDACTED] for the purpose of investigating an insurance claim. 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: 13/03/2024

[REDACTED]

[REDACTED]

Continuation / 2





INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Matt Deller BSc (Hons) MCIQB Dip CII, in accordance with our project managed service.

The claim is primarily concerned with damage to the left hand section of the property. All references to the property are as observed facing the front of the building. A further site investigation has been arranged to gather additional evidence following the serving of a TPO on the implicated Lime tree.

DESCRIPTION OF BUILDING AND SITE

The risk address is a large, semi-detached property of traditional construction, built circa 1890 on a reasonably level plot. The property has been historically converted into five, self-contained flats.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	The owner of flat 1 advised that he had noted some minor cracking around a year ago but was not unduly concerned. The cracking has noticeably progressed over summer 2022.
Subsequent action	An engineers report was obtained in September 2022 and insurers were subsequently notified of a potential claim.
Claim notification	Insurers were notified on 01/11/2022.

REPORTS BY OTHERS

The policyholder obtained a report from Chess Structural Consultants Ltd in September 2022.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the left hand section of the property and takes the form of internal and external cracking up to 15mm in width.
Significance	The level of damage is moderate, and is classified as category 3 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.
Onset and Progression	We consider that the damage has occurred recently. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.



SITE INVESTIGATION

The further site investigation has been undertaken by Auger Ltd on 7th February 2024.

A trial pit / borehole was excavated to the left hand corner of the front elevation. A CCTV drainage survey was not considered necessary on this occasion as one was completed during the initial investigation and no defects were observed.

Trial pit / borehole 1 revealed a concrete strip footing founded at a depth of 1.7m below ground level on a dry, very stiff, brown, fine to medium gravelly, silty clay of very high plasticity. The borehole confirmed the continuation of the clay soil to a depth of 3.0m where it was terminated. Roots were encountered at the underside of the foundation to a depth of 1.8m below ground level. The root testing indicated that the samples were referable to the species Tilia which are lime. Suction testing indicated that the clay beneath the foundations was desiccated.

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.

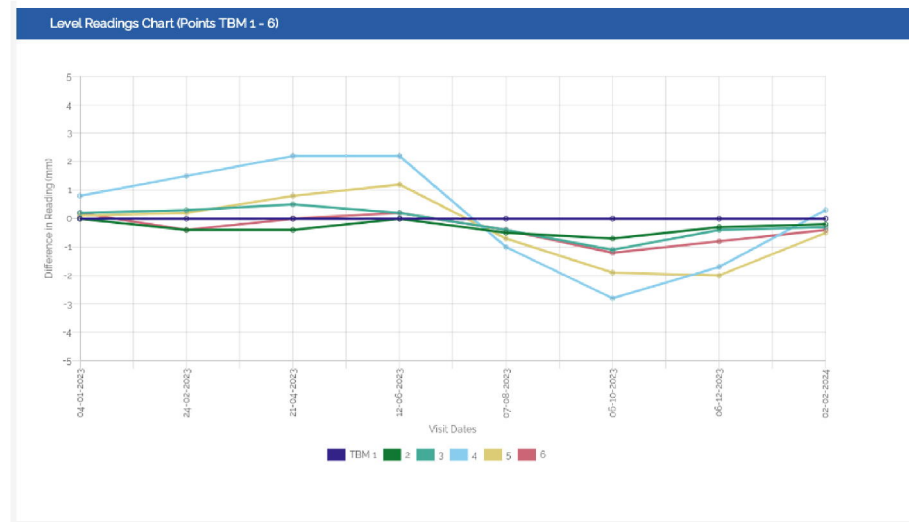
MITIGATION

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. The arborist, PRI has made the following recommendations:

4.2 Recommended vegetation management to address the current subsidence:					
Tree No:	Species	Works Required	CA	TPO	Ownership
T1	Lime	Fell and treat stump with eco plugs (broadleaved)	Yes	Yes	P3P

MONITORING

Crack and level monitoring have been established and readings have been taken at regular intervals between January 2023 and February 2024. The graph showing the level readings taken to date is shown below. The readings demonstrate a general pattern of seasonal movement associated with a clay shrinkage mechanism.



REPAIR RECOMMENDATIONS

If the Lime tree is removed then I consider that works including structural crack repair and redecoration at an [REDACTED] will be appropriate in order to repair the damage in this case.

If the Lime tree is not removed then it may be necessary to consider underpinning of the foundations of the property in the area of damage, in addition to structural crack repair and redecoration needed to repair the damage. The total cost of this option is estimated [REDACTED]

PROJECT TEAM DETAILS

Matt Deller BSc (Hons) MCIOB Dip CII - *Building Consultant Specialist Subsidence Team*

Nicola Bottriell - *Claims Technician Specialist Subsidence Team*

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