[redacted]

28, Montpelier Grove
London
NW5 2XD

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

RÉSUMÉ OF TECHNICAL ASPECTS

This résumé is prepared on behalf of [redacted] for the purpose of investigating a claim for subsidence. It is not intended to cover any aspect of structural inadequacy or building defect that may otherwise have been in existence at the time of inspection.

11/12/2012

INTRODUCTION

Technical aspects of this claim are being overseen by our Project Manager, Raymond Borrow BSC CEng MICE, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a an end terrace house converted into three flats constructed in circa 1900, in a residential estate location on a plot that is steeply sloping, sloping generally from left to right.

CIRCUMSTANCES OF DISCOVERY OF DAMAGE

The policyholder and homeowner, [redacted], discovered the damage in July 2012.

The damage appeared suddenly. The policyholder then advised insurers.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the rear right extension and takes the form of tapering diagonal cracks in the region of 1 - 2 mm in width.

The indicated mechanism of movement is downwards of the rear right extension and rotation away from the rear addition.

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

Mr & Mrs Abelesz advised that damage commenced in Summer 2012.

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 INVESTIGATIONS

A site investigation has been arranged to assist in identifying mitigation measures.

CAUSE OF DAMAGE

Based on the data described above, it is our opinion that the foundations of the property in the area of damage have been built at a relatively shallow depth, bearing onto shrinkable clay subsoil. The soil is susceptible to movement as a result of changes in volume of the clay with variations in moisture content.

In this case, the damage has therefore been caused by clay shrinkage subsidence following moisture extraction by nearby vegetation.

RECOMMENDATIONS

Our recommendation is that we believe the damage is likely to stabilise if appropriate measure are taken to remove the cause. In this case the primary cause of damage is the nearby vegetation within the adjoining properties. We recommend that this vegetation is removed to mitigate against further damage.

We await the outcome of the site investigation and arboricultural advice. The mitigation section of Oriel Services will progress matters with the adjoining owners.