

13 September 2011

Our Ref: 71110427

Mr D Krymer
34 Twisden Road
London
NW5 1DN

Dear Mr Krymer

**Subsidence Insurance Claim
34 Twisden Road, London, NW5 1DN**

Please find enclosed a copy of our Addendum Technical Report along with Hace Consultancy Ltd's Site Investigation Report.

We can confirm that liability has been accepted by Insurers in this instance, and the cause of damage to your property is clay shrinkage subsidence exacerbated by tree root growth, and further contributed to by damaged and leaking underground drainage. As such we have instructed Hace Consultancy Ltd to carry out underground drainage repairs to return the system to a watertight and serviceable condition.

In addition we recommend the removal of the Acacia tree from the rear of your garden, following which superstructure repairs and redecoration can be considered.

Please note that your Insurer's will not contribute towards the tree removal or vegetation works.

As previously noted your insurance claim is subject to a £1,000 excess sum which will be requested prior to commencement of superstructure repairs and redecoration. In the meantime we await your confirmation that the tree works have been carried out.

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Should you wish to discuss any of these matters further, please do not hesitate to contact us at the Office detailed below.

Yours sincerely

Marie Heywood

Pp Greville Marchant MCIQB, TechRICS, MFPWS, Cert CII (Claims)
Regional Technical Manager
Davies Subsidence Administration Unit
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Cc: *Canopus*

Encs: *Addendum Technical Report*
Copy Haze Consultancy Ltd Site Investigation Report

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Vegetation

The following trees and shrubs were noted on the site. The existences of tree preservation orders (TPO's) have been indicated where known.

<i>Species</i>	<i>Acacia</i>	<i>Plum</i>	<i>Horse Chestnut</i>	
Height	10m	5m	12m	
Distance	5m	3.5m	7m	
From where	Rear left hand corner of the rear projection	Rear elevation	Front elevation	
Ownership	Insured	Third Party	Local Authority	
Name of owner	As above	To be confirmed	London Borough of Camden	
Address of owner	As above	32 Twisden Road, NW5	To be confirmed	
Removal date	Not known	Not known	Not known	
TPO	Unlikely but within a Conservation Area	Unlikely but within a Conservation Area	Not known	

Technical Circumstances

Your Insured purchased the property in June 2009 with the benefit of a Pre Purchase Survey. We have had sight of the survey which highlighted minor cracking between the main structure and the rear projection on the external wall, however this was considered as normal and of no concern.

Your Insured noted minor cracking internally on the right hand party wall at the junction of the rear addition and the main structure at the first floor landing level. Initially they were not concerned, however the cracking worsened and towards the end of the summer 2010. The cracking eventually reached an extent that they contacted Insurers as there was a concern that foundation movement may have occurred. Davies Loss Adjusters inspected the damage in December 2010 and subsequently advised the Davies Subsidence Unit that the damage may be due to foundation movement and that further inspection and reporting would be necessary.

Description of damage

The damage takes the form of cracking at the junction between the main structure and the two storey rear projection. This cracking has affected the right hand party wall at first floor level with cracks ranging from 1mm to 3mm at ceiling level. The cracking extends across the dropped beam opening between the main structure and the rear addition, and continues vertically down the left hand partition wall between the landing and the bathroom with cracks extending within the bathroom at wall/ceiling junctions. The cracking varies in width from hairline to 2mm. The cracking To the right Party Wall continues down to ground floor level within the storage cupboard area adjacent to the staircase and Kitchen with other minor associated cracking noted at ground floor level and at first floor level within the rear bedroom.

Externally there is vertical cracking noted on the junction between the rear extension and the main structure with cracks varying in width from 2mm to 5mm. This damage has resulted in the cement fillet becoming loose and falling away in places.

Cause of damage

In our opinion the most likely cause of damage is clay shrinkage subsidence exacerbated by tree root growth and possibly further contributed to by damaged and leaking underground drainage.

Category of cracking

The category of cracking in accordance with Table 1, BRE Digest No.251 (as reproduced below) would be category 2.

Category 0	Negligible	Less than 0.1mm
Category 1	Very slight	0.1-1.0mm
Category 2	Slight	1mm to 5mm
Category 3	Moderate	5mm to 15mm
Category 4	Severe	15mm to < 25mm
Category 5	Very severe	More than 25mm

Discussions

The damage to your property is most likely due to clay shrinkage subsidence exacerbated by tree root growth and possibly further contributed to by damaged and leaking underground drainage.

Recommendations

We have submitted a full Report to our Insurers and as recommended above we have instructed Hace Consultancy Ltd to carry out site investigations in the form of a trial pit, borehole and CCTV drainage survey to establish the precise cause of damage. We will report further once we are in receipt of Hace Consultancy Ltd's Site Investigation Report.

Attachments

Photographs
Site Plan