

DESCRIPTION

The risk address is a three storey left hand side semi detached private dwelling which has a dual pitched slate roof supported on solid masonry walls, with the floor construction being of suspended timber other than at basement level where it is solid concrete. There is a two storey brick built extension abutting the rear elevation which also has a suspended first floor and a concrete ground floor.

The property occupies a level site and the local geological survey map of the area shows the underlying subsoil to London Clay.

There is significant vegetation in close proximity to the areas of damage. To the front main entrance stairs and elevation, there is a mature Willow tree approximately 5m to 6m away from the risk address situated within the neighbour's garden at 15 Torriano Avenue. To the rear elevation to the rear of the property affecting the two storey extension there is mature Horse Chestnut tree approximately 10m away in the neighbour's garden at 15 Torriano Avenue.

The drains that serve the risk address are situated along the left hand side of the property and drain to the front. There were no reported blockages that suggest that the drains are not functioning adequately.

The property is not listed or in a conservation area and we have also been advised by your Insured that the trees in the neighbour's property are not protected.

During our inspection the external elevations of the property were being painted and many of the cracks may have been filled and redecorated.

AGE AND CONDITION

The original property dates back to 1846 with the rear two storey extension added in the mid-1980's. The property has five bedrooms and is maintained to a good standard.

DISCOVERY

We were advised by your Insured that the painter redecorating the external elevations of the property noticed cracks to the front steps and elevation and also to the two storey extension at the rear in September/October 2012 your Insured having previously been involved in subsidence claim in 1989 reported the recent subsidence damage to Insurers in November 2012.

We note that policy inception dated 22 April 2008 and therefore this subsidence loss will fall within policy cover period.

DAMAGE

Externally, to the front elevation although majority of the cracks now been filled in by the decorator there is cracking to the main entrance steps which measures 5 mm wide on either side there is also significant cracking within the cupboard within the store beneath the steps itself where the gas meter is situated.

To the rear elevation where the two storey extension abuts the main property your Insured's builder had filled the separation crack with high performance flexible joint

externally this has held strong but internally there is recent movement which is noted below.

Internally, within the front right hand side through lounge there is significant cracking to the front right hand corner wall where it abuts the party wall with the neighbouring property there is also significant raking of the wallpaper signifying recent movement. Along the rear right hand corner there is diagonal cracking above the picture rail. To the two first floor right hand side bedrooms front and rear there is cracking along the front wall above and below the window and the rear wall above the window measuring 2mm to 3 mm wide.

Within the basement where the kitchen and dining room is situated those cracking measuring 2mm wide above the French door opening to the rear garden.

Within the basement and first floor level rooms within the two storey extension there is cracking to the ceiling and wall line where it abuts the main property measuring 2mm to 3mm wide these cracks appeared very recently.

The damage on the BRE Digest 251 can be classified as Category 1 to 2.