

Cunningham Lindsey

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Subject Property Address:

15, Fairhazel Gardens

London

NW6 3QJ

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of [REDACTED] for the purpose of investigating a claim for subsidence. 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: 1/12/2014

Cunningham Lindsey Ref: MNHPD/SW/7758982

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Mr Yiu-Shan Wong BSc ACIAT C.Build E MCABE MCIOB RMaPS CII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a block of flats in a residential estate location on a plot that is level. The overall layout is recorded on our site plan.

DISCOVERY OF DAMAGE

The policyholder and homeowner, [REDACTED] first discovered the damage to the steps circa Summer 2013, but was not considered to be of any significance. The policyholder then advised insurers when the damage deteriorated over this summer.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the main front entrance steps & surrounding boundary walls and takes the form of tapering diagonal cracks.

This pattern of damage indicates a mechanism of downwards movement towards the front.

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 INVESTIGATIONS

A site investigation was carried out by CET on 11th November 2014.

The results of the ground investigation indicate that the steps are built off 240mm of concrete, extending down to an overall depth of 300mm before ground level and onto a band of made ground.

Clay is then found from 0.8m where roots are present to 1.7m depth and with dead and decomposing roots down to 5.0m. These were analysed and were found to have originated from Plane trees.

MONITORING

A programme of crack width and level monitoring is currently underway. This is to confirm the operation of a clay shrinkage subsidence mechanism.

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 abstraction by roots altering the moisture content of the clay subsoil resulting in volume changes, which in turn have affected the foundations.

RECOMMENDATIONS

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 adjoining private Third Party is responsible is contributing toward the cause of damage.

This includes a row of Plane trees growing within the gardens of 70 Aberdare Gardens.

Repair

We have not decided on the final type of repair required as our investigations have not yet been concluded. This involves undertaking superstructure strengthening, repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims. In addition the results of the Site Investigation, laboratory testing and monitoring have been taken into account.

Yiu-Shan Wong BSc ACIAT C.Build E MCABE MCIQB RMaPS CII
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