

## Cunningham Lindsey

Subsidence Scanning Centre, Ground Floor, Fountain Court, 12 Bruntcliffe Way, Morley LS27 0JG  
Telephone 01622 608810 Facsimile 0845 4252539

Policyholder: [REDACTED]

Subject Property Address:

99, Greencroft Gardens

London

NW6 3PG

### **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: 7/1/2014

Cunningham Lindsey Ref: MNHPD/KK/7498207

## **INTRODUCTION**

The technical aspects of this claim are being overseen by our Project Manager Mr Yiu-Shan Wong BSc ACIAT MBEEng MCIQB RMaPS Cert CII, in accordance with our Project Managed Service.

## **DESCRIPTION OF BUILDING**

The subject property is a semi detached house converted into self contained 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 during the summer of 2013 and advised insurers.

## **NATURE AND EXTENT OF DAMAGE**

### **Description and Mechanism**

The damage is throughout the flats 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 slight, and is classified as category 2 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 will be arranged to assist in identifying mitigation measures and we currently await the results.

## **MONITORING**

We consider that crack width and level monitoring is required. This is to confirm the effectiveness of mitigation.

**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 variations in 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 policyholder and other private owners are responsible is contributing toward the cause of damage.

**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.

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