

SECOND ADDENDUM TECHNICAL REPORT

Risk Address:-

**38-40 Belsize Park Gardens
London
NW3 4NA**



Date of Report 8 July 2015



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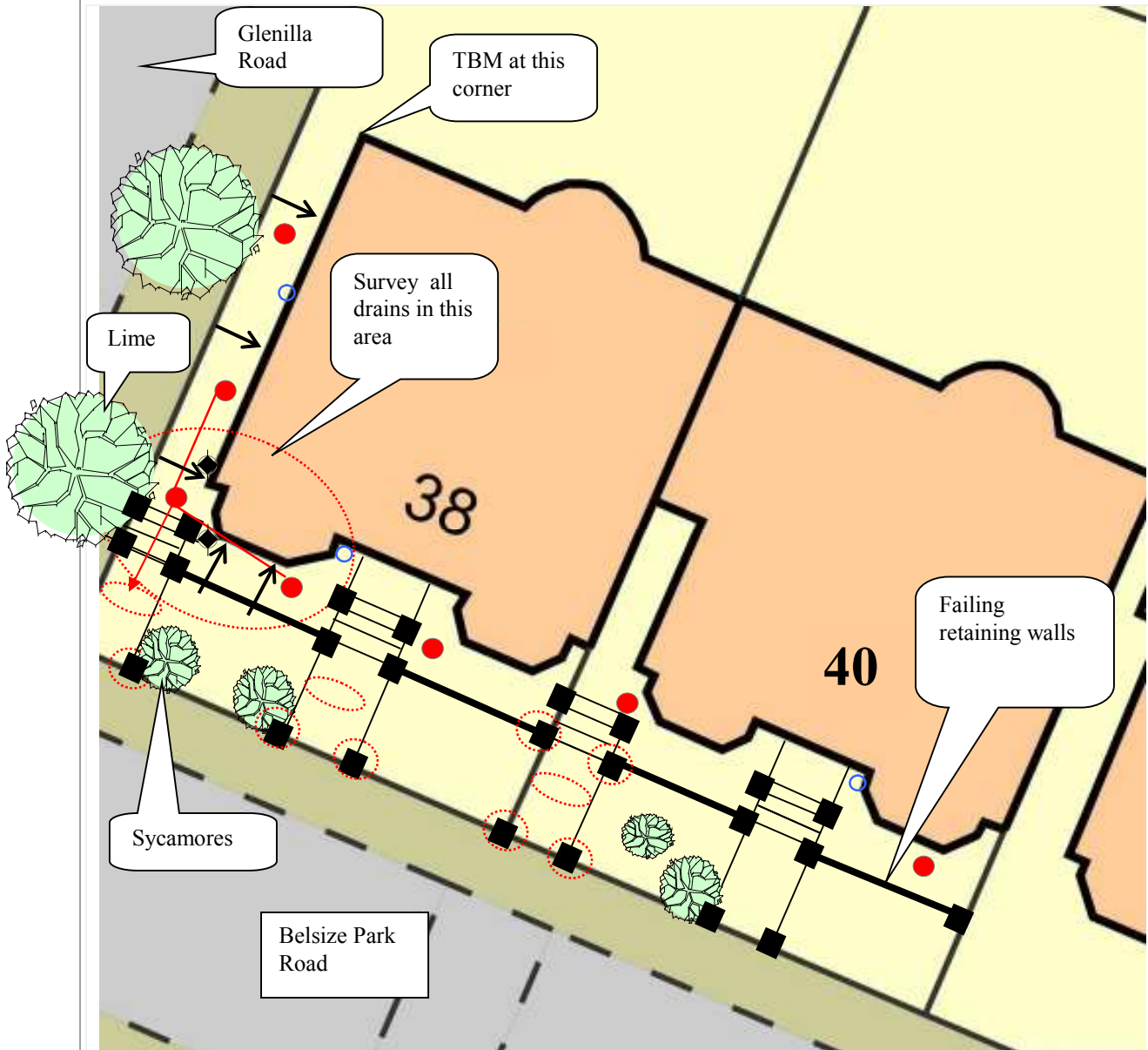
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Chartered Loss Adjusters

Site Plan

This plan is Not to Scale



















This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right of way. Position of utilities is only indicative and contractors must satisfy themselves regarding actual location before commencing works.



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Key:

| | | | | | |
|---|---------------------|---|--------------------|--|-------------------|
|  | Tree: Deciduous |  | Tree: Conifer |  | Shrub |
|  | Hedge |  | Area of Damage |  | Bore Hole |
|  | Trial Hole |  | Trial & Bore Hole |  | Level Monitoring |
|  | Rain Water Manhole |  | Rain Water Gulley |  | Rain Water Pipe |
|  | Waste Water Manhole |  | Waste Water Gulley |  | Toilet Pipe |
|  | Rain Water Drain |  | Waste Water Drain |  | Electricity Cable |

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INTRODUCTION

We have been instructed by insurers to investigate a claim for subsidence at the above property. The area of damage, timescale and circumstances are outlined in our initial Technical Report. This report should be read in conjunction with the Technical Report and the Addendum Technical Report.

DISCUSSION

Since our Addendum Technical Report, an arboricultural report was obtained to form recommendations as how to remove the influence of the nearby vegetation, which is seen to be the cause of the claim. The MWA report has recommended the reduction of a nearby Council owned Lime tree, viewed as a secondary cause, and the removal of two TPO protected Sycamore trees, seen as the dominant cause of the claim.

The Lime tree was reduced at the end of 2014 by the Council. Level monitoring readings gathered from 2014 to and including July 2015 show ongoing property movement as to reaffirm the view the Sycamore trees are the dominant cause of the claim and need to be felled. The movement is cyclical with the property moving upward during wet weather and downward during dry weather; this sort of movement can only be attributed to clay shrinkage movement. The movement is pronounced to the front of the property nearest the Sycamore trees, which further shows the influence of the trees.

The drain faults noted in the first addendum technical report were repaired August 2014. The faults are not seen to be a part cause of the subsidence recorded.

RECOMMENDATION

An application shall be submitted to fell the Sycamore trees. The trees can be removed without causing risk of heave related damages. The tree work should stabilise the property to allow repairs to proceed.

Repairs are estimated to cost £8k if the tree work is permitted. If the tree work is refused then underpinning localised to the area of the movement will be needed at a cost exceeding £120k.

Philip Gardner BSc, MIStructE, CEng, Cert CILA
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