Policyholder: [redacted]

Subject Property Address:

40, Elsworthy Road
London
NW3 3DL

INSURANCE CLAIM

CONCERNING SUBSIDENCE DAMAGE

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: 26/06/2015

Cunningham Lindsey Ref: MNHPD/SW/7941448

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 Cert CII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a semi detached house constructed circa 1900 and converted into seperate flats, in a residential estate location on a plot that is level.

The claim concerns damage to the front entrance steps and corresponding front LH corner of the building.

CIRCUMSTANCES OF DISCOVERY OF DAMAGE

The damage was discovered some time ago but was not considered to be of any significance. The policyholder then advised insurers.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

Damage is in the form of tapering diagonal cracking to the walls, affecting the main entrance steps and the adjacent areas.

The indicated mechanism of movement is 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

Site investigations were undertaken by CET Safehouse Ltd on 3rd June 2015 and comprised of an exploratory excavation together with a CCTV drainage survey. They have revealed typical foundation depths of 150mm crushed brick foundations below 150mm brick corbel, extending down to an overall depth of 1.35m below ground level and bearing onto a clay subsoil.

Roots were present down to 4m, with dead and decomposing roots reaching as far down as 6m. Samples of the roots were taken to be analysed and are found to have originated from a member of the Leguminosae family which includes the Laburnum, Robinia (False Acacia) and Climber (Wisteria).

CCTV survey of the drains revealed that they are also defective and will require repairs to be undertaken.

MONITORING

A programme of crack width and level monitoring will be set up. 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 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 adjoining private Third Party is responsible is contributing toward the cause of damage.

We will now appoint Oriel Mitigation to arrange for an arboricultural report to be prepared and liaise with the relevant tree owners.

REPAIR

We have not yet decided on the final type of repair required, but have produced an outline of the most likely requirements. 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 MCIOB RMaPS Cert CII
Building Consultant – Specialist Subsidence Team

Sabrina Wood
Claims Technician
[redacted]