

[REDACTED]

*25a Frognal*  
*LONDON*  
*NW3 6AR*

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

RÉSUMÉ OF TECHNICAL ASPECTS

This résumé is prepared on behalf of [REDACTED] for the purpose of investigating a claim for subsidence. It is not intended to cover any aspect of structural inadequacy or building defect that may otherwise have been in existence at the time of inspection.

12/10/2016

#### INTRODUCTION

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

#### DESCRIPTION OF BUILDING

The subject property is a detached property constructed circa 1940s, in a residential estate on a plot that is gently sloping down.

The claim concerns damage to the rear conservatory.

#### CIRCUMSTANCES OF DISCOVERY OF DAMAGE

The policyholder and homeowner first discovered the damage back around August 2016 when one of the panes of glass of the roof shattered.

A roofer was instructed to replace the glass who advised the policyholder that there is possible subsidence as this is not the first time glass has shattered from the roof.

#### NATURE AND EXTENT OF DAMAGE

##### Description and Mechanism

Damage is in the form of a vertical separation at the junction with the main house.

The indicated mechanism of movement is downwards movement towards the rear left-hand corner.

##### 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

Site investigations were undertaken by CET Safehouse Ltd on 7<sup>th</sup> October 2016 and comprised of an exploratory excavation together with a CCTV survey of the nearby drains.

They have revealed typical foundation depths of 260mm of concrete bearing onto made ground with clay content subsoil.

Roots were present within the footings and these have been identified as originating from related species of the Prunus family of trees, which includes Cherry and Plum trees.

CCTV survey of the drains revealed that a section of it is defective and will require repairs.

#### MONITORING

Given that the tree is in a Conservation Area, a programme of crack width and level monitoring has also been set up to record the necessary evidence and 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 policyholder is responsible is contributing toward the cause of damage.

We will now appoint Oriel Mitigation to undertake the necessary search and arrangements in order to try and secure removal of the offending tree.

REPAIR

We have not decided on the final type of repair required as our investigations have not yet been concluded. This involves undertaking partial demolition, rebuilding 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.

For Cunningham Lindsey:

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