innovation group
subsidence management services

Claim Assessment Report

On behalf of **Covéa Insurance**

Report Date: 07 April 2017

[redacted]

Subsidence Management Services is a trading name of Innovation Property (UK) Limited.
Company Registration No. 03730163 Registered in England and Wales.
Registered Office: Yarmouth House, 1300 Parkway, Solent Business Park, Whiteley, Hampshire, PO15 7AE.
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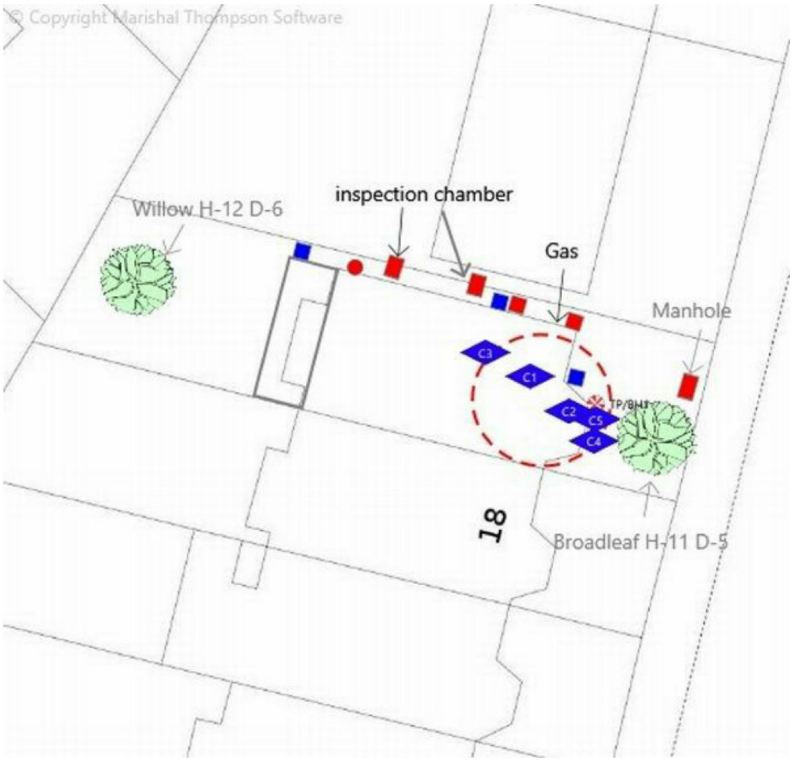
SITE PLAN NOT TO SCALE

This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218



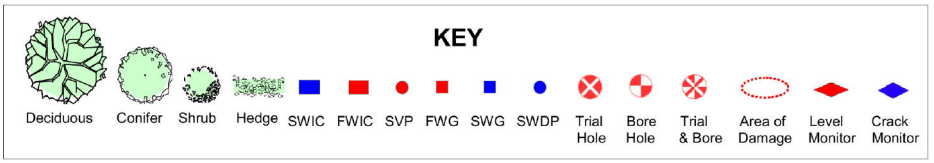


FIGURE 1 Site Plan

INTRODUCTION

We have been asked by your building Insurers to comment on suspected subsidence damage to the above property. Our report briefly describes the damage, identifies the cause and gives recommendations on the required remedial measures.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot or infestation etc.

Investigations have been carried out in accordance with the guidance issued by The Institution of Structural Engineers. All directions are given relative to an observer facing the front of the property. We have not commented on any part of the building that is covered or inaccessible.

CIRCUMSTANCES

Following a pre-purchase survey at flat 1, the Policyholder was advised that recent cracking could suggest the property was suffering from subsidence.

A report from a structural engineer was commissioned which recommended site investigations and crack monitoring, therefore a claim for subsidence has been submitted to Insurers.

PROPERTY DESCRIPTION AND BUSINESS USE

The property is a basement flat in a four storey large converted semi-detached house of traditional construction with solid brickwork walls surmounted by a hipped tile covered roof.

The property is a large four storey semi-detached house converted into three flats.The main area of damage is to flat one which is a split level flat with the bedrooms in the lower ground floor and living space at ground floor level.

HISTORY

Date of Construction	1900
Purchased	NULL
Policy Inception Date	21 November 2016
Damage First Noticed	
Claim Notified To Insurer	20 February 2017
Date of our Inspection	30 March 2017

ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

TOPOGRAPHY

The site slopes gently upwards from left to right. There is a gentle downward slope from right to left at the front of the property and a terraced garden to the rear.

GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is No drift geology recorded which overlies a Bedrock geology of London Clay.

VEGETATION

The following vegetation was recorded as being within potential influencing distance of the property:-

Type	Height	Distance	Owner
Broadleaf	11m	5m	Policyholder
Willow	12m	6m	Policyholder

DAMAGE RELATING TO THE CLAIM

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.

INTERNALLY

Lower ground floor front bedroom
1mm cracking to the front bay, around the window and by the door to the en-suite. Bedroom door is also binding.

Lower ground floor front bedroom en-suite
Separation in the wall tiles by the door, corresponding with the cracking in the bedroom.

Lower ground floor hall
1mm cracking to the ceiling and above the door to the front bedroom.

Ground floor front room
Hairline cracking to the right hand internal wall, corresponding with cracking in the communal hallway. Hairline cracking above the opening to the kitchen.

Communal hall
Hairline cracking to the left hand wall, corresponding with the cracking in flat 1. 1mm cracking above the door to flat 1. Cracking to the stairwell ceiling.

EXTERNALLY

Front threshold has dropped resulting in separation between the door and left hand wall.

Cracking below the front bay at lower ground floor level, dropped brick arch and 2mm cracking above the lower ground floor centre window.

DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 1 (Very Slight).

Category 0	Negligible	<0.1 mm
Category 1	Very Slight	0.1 - 1mm
Category 2	Slight	>1 but < 5mm
Category 3	Moderate	>5 but < 15mm
Category 4	Severe	>15 but < 25mm
Category 5	Very Severe	>25mm

Classification of damage based on crack widths

INVESTIGATIONS

SITE EXCAVATIONS

Site investigations will shortly be undertaken by a specialist contractor.

FIGURE 03 Below front bay

FIGURE 04 above front bay

FIGURE 05 Lower front bedroom bay

FIGURE 06 Lower front bedroom

DRAINS

Drainage investigations in the vicinity of damage will shortly be undertaken by a specialist contractor.

MONITORING

4 crack width visits will be undertaken at 8-week intervals.

DISCUSSION

The pattern of cracking is indicative of subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of the large mature tree within the front garden.

REQUIREMENTS

In view that the damage to the property is considered to be as a result of an insured event, a valid claim arises under the terms of policy cover, subject to the applicable excess.

In order to stabilise the property and prevent further damage occurring in the future, the cause of the movement needs to be addressed, with site investigations being required. A CCTV survey of drainage within the area of damage will also need to be checked to rule these out as a causal factor in the damage.

Following completion of tree management works, the property will then be monitored to confirm stability.

Provided the property stabilises as expected, no foundation stabilisation works are considered necessary, with structural repairs of the superstructure being required only, together with internal redecoration of the damaged rooms.

Generally cracks 1mm wide or less will be filled (internal) or re-pointed (external). Internally, where the cracks are wider than 1mm, but less than 5mm the underlying brickwork or blockwork will be exposed and prior to making good the plaster finishes the cracking will be covered with expanded metal lathe. Where cracks are 5mm across or wider, some form of bed joint reinforcement will be introduced.

Vicki Baxter
Subsidence Specialist
Subsidence Management Services