

Cunningham Lindsey

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Policyholder: [REDACTED]

Subject Property Address:

8 Parkhill Road
LONDON
NW3 2YN

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: 29/11/2016

Cunningham Lindsey Ref [REDACTED]

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 mid terraced house constructed circa 1850 and converted into 4no separate flats, in a residential estate on a plot that is level.

The claim concerns damage to the front bay of the property.

CIRCUMSTANCES OF DISCOVERY OF DAMAGE

The leaseholder of the garden flat first discovered the damage when they saw cracking to the internal plaster of the front bay during autumn 2016.

They then arranged for a structural survey who advised of possible subsidence and that insurer needs to be notified.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

Damage is in the form of tapering diagonal cracking to the lower section of the front bay. There is also corresponding cracking that runs along onto the party wall.

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

A site investigation has been undertaken by CET Structures Ltd on 10th November 2016 and comprise of an excavation together with a CCTV drainage survey.

The results are likely to revealed typical shallow foundation depths of 150mm crushed brick and rubble foundations extending down to an overall depth of 275mm below ground level and bearing onto a clay subsoil.

Soil samples and root samples extracted from site had been analysed and dead and decomposing roots was recorded down to 4.2m depth. The roots have now been identified as originating from both the Tilia and Pomoideae family of trees.

Tilia trees were found both to the underside of the footings and also at depth. These trees include the Lime tree.

Pomoideae trees were present under the footings only and the family of trees include a number of species that can be any of the following: Apple, Coneaster, Hawthorn, Pear, Pyracantha, Quince, Rowan, Whitebeam & Snowy Mespil.

We have been advised that some of these trees are protected by Tree Preservation Orders.

MONITORING

A datum has now been installed and a programme of crack width and level monitoring will be undertaken. 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 policyholder and other private owners are responsible is contributing toward the cause of damage.

We will now appoint OCA Ltd to arrange for an arboricultural report to be prepared to identify the extent of mitigation required and start communication with the relevant tree owners.

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

Continuation / 4

Our Ref: 6340202

For Cunningham Lindsey:

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