

Claim Assessment Report

On behalf of **Sainsburys Finance**

Report Date: 23 October 2017

Our Reference: IFS-DLG-SUB-17-0072238

Claim Reference: 049621162

Policyholder: Mr Harper

Risk Address: 9 Montpelier Grove, London, NW5 2XD



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

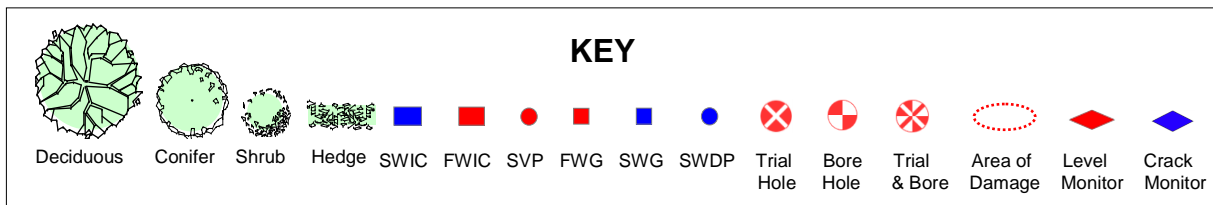
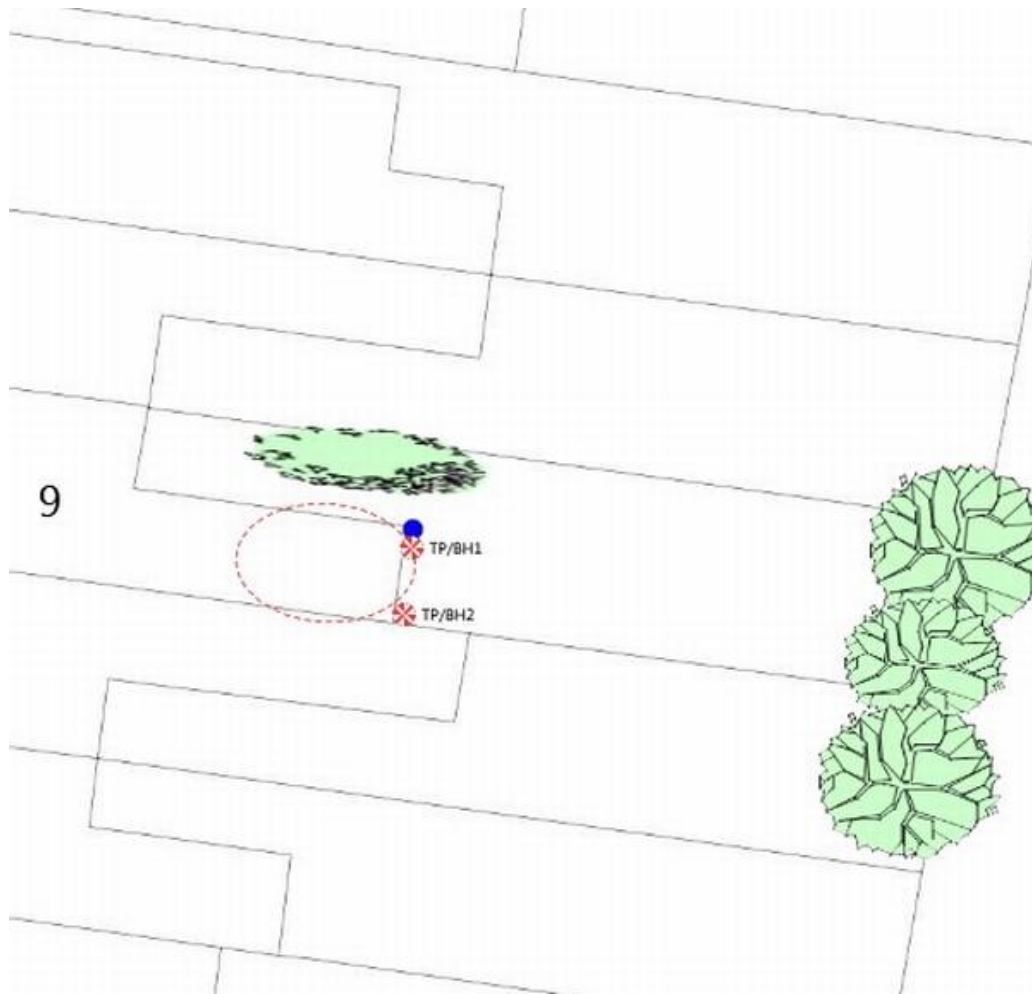


FIGURE 1 Site Plan

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

Mr Harper confirmed that he had been aware of cracking at the junction of the Kitchen and Garden Room for some time but not until recently did he become concerned as the damage appears to have become worse. Under the circumstances he considered it prudent to inform insurers and request an inspection be undertaken to determine the cause.

PROPERTY

The property is a four storey terrace property of traditional construction with solid brickwork walls surmounted by a ridged slate covered roof.

The property has 4 bedrooms. The Garden Room was added in 1995 to the rear elevation.

HISTORY

Date of Construction	1870
Purchased	1984
Policy Inception Date	02 August 2016
Damage First Noticed	06 October 2017
Claim Notified To Insurer	06 October 2017
Date of our Inspection	20 October 2017

ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

TOPOGRAPHY

The site slopes gently downwards from left to right.

GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is 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
Poplar	15m	18m	Policyholder
Sycamore	12m	18m	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

Garden Room

Extensive tapered cracking 20mm wide is evident at the junction of the rear of the property and left hand wall of the Summer Room above the window. Further cracking 10mm wide is evident below the window.

Slight distortion of the timber roof structure is also event together with cracking of the decorative tiled floor running left to right across the room.

EXTERNALLY

Garden Room

Extensive cracking and distortion of the brick work above the window at the junction of the left hand wall of the structure and rear wall of the main property.

The roof structure has moved from its original position.

Further tapered cracking 10mm wide evident below the window located on the left hand elevation.

DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 4 (Severe).

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 Rear Elevation.



FIGURE 04 Left Hand Elevation - cracking below window.



FIGURE 05 Summer Room - cracking above window.



FIGURE 06 Summer Room - cracking below window

DISCUSSION

The general aspect of the cracking is indicative of an episode of subsidence affecting the rear elevation of the property.

There are several very tall trees located within the rear garden that could be having an influence on the structural integrity of the property.

To determine the cause of the damage further site investigations are needed and a site investigation has been instructed. The type and depth of the foundations of the rear elevation will be confirmed and the subsoil's checked by laboratory testing.

Any tree roots found beneath the level of the foundations will be identified.

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.

Following completion of tree management works we will allow the property to stabilise prior to the undertaking of remedial works.

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.

A further report commenting on the cause of the damage and mitigation works will be issued following receipt of the factual site investigation report.

Kevin Phillips
Subsidence Specialist
Subsidence Management Services