

Cunningham Lindsey

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Policyholder:



Subject Property Address:

32 South Villas
LONDON
NW1 9BT

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: 30/04/2017

Cunningham Lindsey Ref: 6353138

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant, 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 five storey end terraced house constructed circa 1890, in a residential estate on a plot that is level. The property has over the years been converted into 4 flats.

The claim concerns damage in two separate areas - these being the rear elevation of the property and also the front porch.

CIRCUMSTANCES OF DISCOVERY OF DAMAGE

The leaseholders of the flats first discovered the damage to the rear elevation over the summer of 2016 which has appeared to affect the same area to all four flats.

At the same time, the policyholder also discovered cracking to the front porch/step area which they felt was down to wear and tear so had a builder round to quote to replace the steps and currently waiting for them to start the works.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

Damage to the rear elevation is in the form of tapering diagonal cracking affecting the rear walls of all four flats.

The indicated mechanism of movement is downwards movement towards the rear.

The damage to the front porch shows tapering diagonal and vertical cracking at the junction with the main house.

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 over the recent months and that it has deteriorated over the last few weeks.

It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

The site investigation has been undertaken by CET Ltd on 13th March 2017 and consists of exploratory excavations along with a CCTV survey of the nearby drains.

TP1/BH1 – Front steps

The results revealed that the steps were built off 850mm brick foundations, extending down to an overall depth of 1.45m depth onto a clay subsoil.

Roots were present down to 2.5m depth and samples taken for analysing have been identified as originating from the Pomoideae family of trees.

TP2/BH2 – Rear elevation

The results revealed that the building is built off 100mm of crushed brick foundations, extending down to an overall depth of 705mm depth onto a clay subsoil.

Roots were present down to 2.0m depth and samples taken for analysing have been identified as originating from the Fraxinus family of trees.

The results from the CCTV drainage survey also revealed that they are defective, with root ingress, displaced joints and cracks to the pipes.

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.

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 private owners and the Local Authority are responsible is contributing toward the cause of damage.

We will now appoint OCA to prepare an arboricultural report and communicate with the relevant tree owners.

REPAIR RECOMMENDATIONS

We have prepared an outline scope of repairs. 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.

For Cunningham Lindsey:

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