

**Cunningham Lindsey**

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Policyholder: Miss Eugenia Hartono & Mr Alexander David Howson

Subject Property Address:

88 Albert Street  
London  
NW1 7NR

**INSURANCE CLAIM**

**CONCERNING SUSPECTED SUBSIDENCE**

**ENGINEERING APPRAISAL REPORT**

This report is prepared on behalf of Prestige Underwriting Services Ltd 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: 11/12/2017

Cunningham Lindsey Ref: 6562721

## INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant, Gavin Catheline, in accordance with our Project Managed Service.

## DESCRIPTION OF BUILDING

The subject property is an end terrace house constructed in approximately 1890, which was later converted in to 2 self contained flats, known as 88 Albert Street (lower ground and ground floor) and 88A (upper floors). The property is situated in a mature residential area on the outskirts of London and amongst properties of a similar style and vintage.

The claim concerns damage to both flats on all floors, towards the front left corner of the building.

## CIRCUMSTANCES OF DISCOVERY OF DAMAGE

The policyholder and homeowner, Miss Eugenia Hartono & Mr Alexander David Howson, first discovered the damage in August 2016.

The damage was discovered towards the end of the summer in 2016 but the claim was only notified in August 2017 when the damage appeared to get significantly worse.

## NATURE AND EXTENT OF DAMAGE

### Description and Mechanism

The principal damage takes the form of tapered vertical and diagonal cracking to the internal and external walls and the ceilings. There is also sloping distortion to the windows, doors and floors.

The indicated mechanism of movement is downward towards the front left corner of the building.

### 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

The leaseholder owner of Flat 88A, Mr Griffiths has advised that damage first commenced in Summer 2016.

We consider that the crack damage has occurred recently, but that distortions are historic. 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 to confirm the cause of damage and identify mitigation measures. The site investigation was undertaken by CET Property Assurance Ltd on 08/11/2017 and comprised the excavation of trial pits, extended by borehole.

Trial pit / borehole 01 was excavated within the area of damage adjacent to the front elevation of the main building. This has revealed that the foundation consists of step corbel brick footing with an overall depth of 480mm below ground level. The founding subsoil is naturally occurring very stiff clay which was seen to contain roots up to 10mm in diameter beneath the foundations. The clay subsoil extended throughout the borehole to a depth of 6000mm below ground level and further roots were observed to a depth of 2200mm. A deep datum was also installed at the base of this borehole.

A second borehole was put down in the rear garden to a depth of 5000mm below ground level. This has revealed similar clay subsoil with roots observed in the soil samples taken to a depth of 2800mm.

The subsoil samples were sent to the laboratory for analysis and they have been found to be of high and very high plasticity index, meaning that the subsoil is very susceptible to movement due to shrinkage and swelling with variations in moisture content. The roots have been identified to emanate from Tilia (Limes) and Vitaceae (Vines & Creepers).

## MONITORING

We consider that level monitoring is required. This is to aid recovery of costs from a Third Party.

## 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 moisture extraction by roots altering 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 Local Authority is responsible is contributing toward the cause of damage.

### REPAIR

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