

# Claim Assessment Report

On behalf of **Lloyds Bank Home Insurance**

**Report Date:** 12 December 2017

**Our Reference:** IFS-LBG-SUB-17-0073223

**Claim Reference:** 102024304

**Policyholder:** Mrs Freeman

**Risk Address:** 8 Brookfield Park, London, NW5 1ER



**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

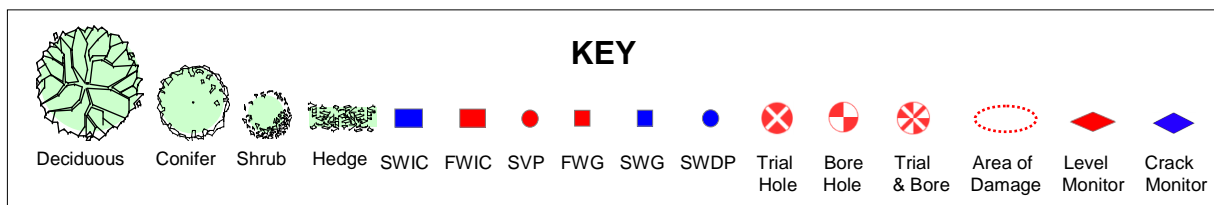
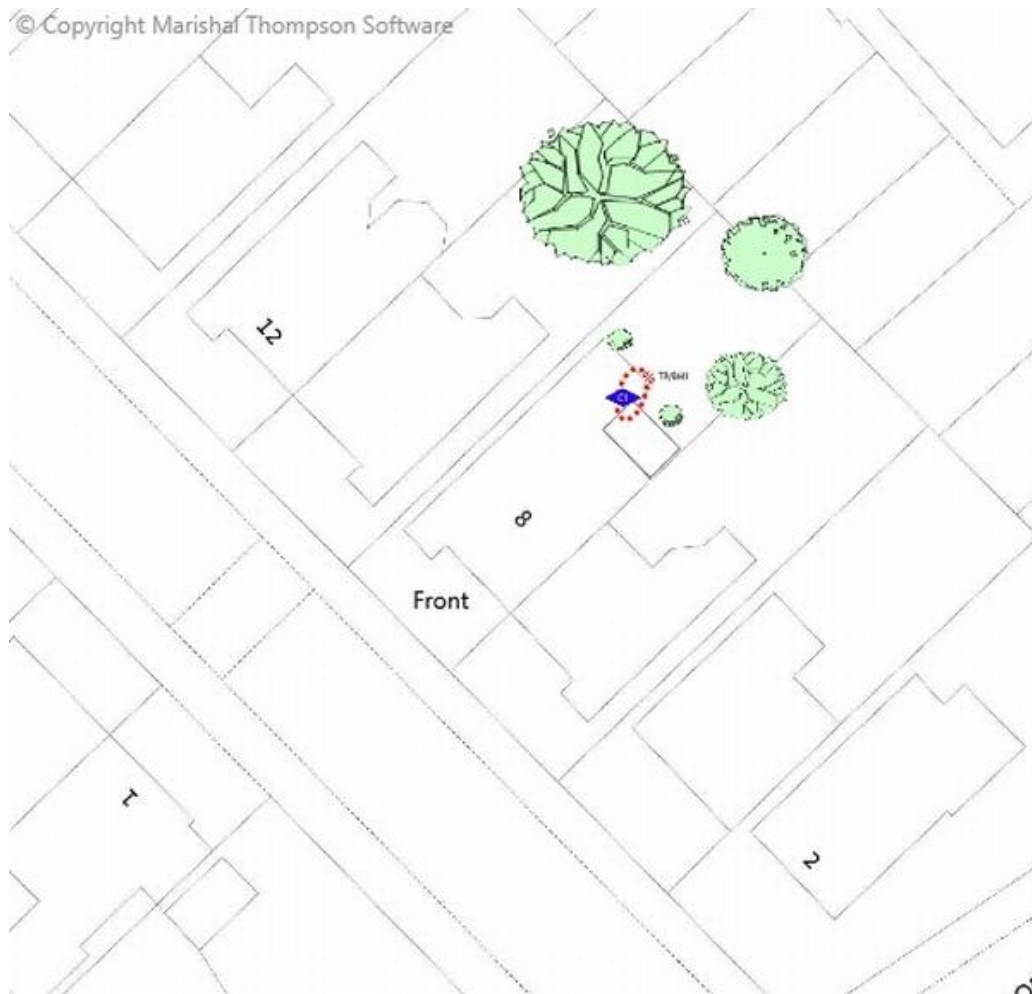


FIGURE 1 Site Plan

## 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

Further to cracks in the kitchen appearing in the last few months, insurers were contacted in December of this year.

## PROPERTY

The property is a two storey semi-detached house of traditional construction with rendered brickwork walls surmounted by a plain tile covered roof.

The property has 4 bedrooms. A rear single storey extension was built circa 1973.

## HISTORY

Date of Construction	1920
Purchased	1964
Policy Inception Date	15 October 2006
Damage First Noticed	19 October 2017
Claim Notified To Insurer	04 December 2017
Date of our Inspection	11 December 2017

## ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

## TOPOGRAPHY

The site is level with no adverse features.

## 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	10m	6m	Policyholder
Conifer	8m	12m	Neighbour
Broadleaf	25m	15m	Neighbour

## 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

The internal damage to the kitchen includes ceiling and wall cracks as well as some floor distortion. The crack patterns are typical for foundation related movement. Cracks have developed across the window and door opening in the right flank wall of the extension. The cracks are wider at the top and diagonal implying foundation movement.

### EXTERNALLY

Externally, cracks have developed in the flank wall of the extension, within the adjacent conservatory. There is also some distortion to the paving directly to the rear of the extension.

Foundation movement to the right corner of the extension in relation to vegetation in the rear garden results in the crack damage and distortion now evident.

## DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 3 (Moderate).

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 Kitchen Ceiling



FIGURE 04 Kitchen wall



FIGURE 05 Kitchen window



FIGURE 06 Rear Elevation

## MONITORING

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

## DISCUSSION

The diagonal aspect of the cracks, together with the fact that they increase in width with height is indicative of subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of nearby vegetation.

The proximity of the trees suggests these are the most likely moisture extracting influence. Following removal of the trees the property can be repaired.

## 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, 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.

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