Visit Report

Our Reference	**IFS-CIS-SUB-11-0031154**
Claim Reference	[redacted]
Prepared for	**The Co-operative Insurance**

Claim Details:

Report Date	**14 January 2013**
Policyholder	**Mr Blagbrough**
Claim address	**160 Camden Road** **London** **NW1 9HJ**

REASON FOR REVISIT

A revisit was arranged to re-assess the damage and the need for monitoring and tree removal works, and discuss these with the insured.

DETAILS OF REVISIT

I met with Mr Blagbrough and ran through the claims history, including the previous claim where in which the front porch/bathroom structure was reconstructed on a piled ground beam. Mr Blagbrough showed me around the property and pointed out the areas of damage. I then carried out my own survey of the property and at the end I explained to Mr Blagbrough my thoughts, as follows:

Firstly it is evident that the property has suffered from a large amount of historic movement, with sloping floors to the ground floor hall, and distorted door frames.

The insured raised concerns about movement to the rear projection. It can be seen from the rear of the property that the left-hand wall of the rear projection has a distinct outward bow. This has resulted from the lack of restraint provided to this wall at the rear left-hand corner, where the back door to the property is very close to the corner. There is no evidence of movement to the lower level brickwork.

At the front of the main house, the insured pointed out cracking to the ceiling in the main front room. This cracking is typical of lath and plaster ceiling failure. The insured notes that these cracks were repaired during the previous claim, and I explained that this sort of ceiling failure is progressive and that repair of the cracks would not prevent further cracking. Similar damage can be seen to other ceilings throughout the property.

The main area of damage is at the junction between the front porch/bathroom projection and the main front elevation. When this area of the property was previously rebuilt, an expansion joint was installed at the junction with the main house. The structure was constructed off of a new piled ground beam, and heave protection was specified to protect the structure against upward movement caused by rehydration of the clay subsoil. It is therefore assumed that the porch/bathroom structure is stable, and any shrinkage of the clay subsoil as a result of moisture abstraction by the plane tree at the front of the property will have no effect.

Level monitoring of the main house has indicated that the house is moving; however readings have been taken relative to station number 1 at the front left-hand corner of the property (adjacent the party wall line), and therefore provide a distorted view of how the building is actually moving. New stations have recently been set up on the porch and either side of the porch on the main house. This will provide a better picture of how the house is moving in relation to the porch/bathroom structure. A remote datum has also been requested so that readings can be taken relative to a fixed point.

The damage seen at the junction between the porch/bathroom and the main house is consistent with differential movement between the two structures. In the bathroom the tiles either side of the expansion joint are at different levels, and it can be seen in the mastic joint that the house side has moved down in relation to the porch/bathroom side. Externally, cracking and displacement to the porch floor is consistent with downward movement of the house.

The magnitude of the differential movement is unclear, and continuation of the level monitoring exercise will give us a better picture. The porch bathroom structure has been stabilised, and therefore it is suggested that the plane tree may now be influencing the house in isolation. It is possible that further remedial works can be carried out which allow for the differential movement to occur without affecting the finishes. This will however depend on the magnitude of the movement.

RECOMMENDATIONS

In order to fully assess the magnitude of the differential movement between the house and porch/bathroom, level monitoring should continue until August 2013 by which time dry weather will hopefully have given us some downward movement to the house.

At this stage it is still anticipated that the tree is an influencing factor in the movement of the house, and therefore efforts should continue in persuading the local authority to remove the tree.

A further review of the monitoring will be undertaken in September, and a decision made as to whether further investigations are required, or whether a remedial scheme can be finalised in conjunction with continued maintenance of the tree.

James Leaver
Subsidence Management Services