



SITE INVESTIGATION REPORT

Date of Instruction: 25/09/2017 **Action:** **Information only / Payment Request**
Date of Contact: 25/09/2017 Handling Authority: Delegated Authority
Date of First Visit: 10/10/2017 Insurer Reference: [REDACTED]
Date of Report: 28/02/2018 Policy Number:

Name of Insured: [REDACTED]
Address of Insured: Cleve House, Cleve Road, LONDON, NW6 3RN
Situation of Damage: Cleve House Freehold Limited, Cleve Road, LONDON, NW6 3RN



**CLAIM DETAILS**

VAT STATUS OF INSURED: Not registered
 USAGE OF BUILDING: Residential
 DATE OF PURCHASE: N/a
 ZONE(S) OF DAMAGE: Front RH bay
 DATE(S) OF DISCOVERY: Summer 2017
 DATE OF NOTIFICATION: 25/09/2017
 POLICY INCEPTION: 01/06/2007
 APPLICATION OF ABI AGREEMENT: Not applicable - non domestic policy
 SUPPOSED CAUSE(S): Seasonal clay shrinkage subsidence
 RESERVE FOR INSURERS: 
 PAYMENT RECOMMENDED: 
 ESTIMATED MAXIMUM LOSS: 
 SUM INSURED: 
 ADEQUACY OF SI / DV: Adequate

COST SUMMARY

ITEM	DESCRIPTION	PREVIOUS PAYMENT(S)	PAYMENT RECOMMENDED	BALANCE OF RESERVE	SUM INSURED
1	Superstructure Repairs				
2	Site Investigation				
3	Monitoring				
4	Underground Service Repairs				
5	Cunningham Lindsey Fees				



ENGINEERING SUMMARY

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Yiu-Shan Wong BSc C.Build E MCABE MCIQB RMaPS Cert CII, in accordance with our project managed service.

The claim is primarily concerned with damage to the front right hand bay.

SITE INVESTIGATION

The site investigation has been undertaken by CET Ltd on 7th February 2018. The results revealed that the property is built off 300mm concrete foundations, extending down to an overall depth of 1.2m below ground level onto clay subsoil.

Roots were encountered down to 2.5m depth and samples taken was analysed and the results confirms that they originate from the Acer family of trees that includes the Maple and Sycamore trees.

Soil testing results showed low moisture and high suction levels at 2.0m which is where the root activities are and indicate desiccation at this level.

The results of the CCTV drainage survey indicate a section close to the area of damage to be defective and will require repairs.

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 the policyholder is responsible is contributing toward the cause of damage.

We will arrange for an arborist to prepare a report based on our findings.

Separately the defective drains will be repaired.

MONITORING

A programme of crack width and level monitoring will be undertaken to establish any on-going pattern of movement and evidence for tree removal.



REPAIR RECOMMENDATIONS

We have not yet decided on the final type of repair required, but have produced an outline of the most likely requirements. This involves undertaking partial demolition, rebuilding 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.

INSURANCE SUMMARY

POLICY LIABILITY

Given that the damage has been caused by subsidence of the site, liability will be accepted under the subsidence peril of the policy.

THIRD PARTY ASPECTS

CONTRIBUTION

Contents insurer	Other insurer(s)	Warrantor(s)	Neighbour(s)
No	No	No	No

ABI Change of Insurer Agreement The ABI Change of Insurer agreement does not apply as the policy is not domestic.

Comments There are no Third Party contribution issues to consider

RECOVERY

Builder/Designer	Purchase surveyor	Public authority	Neighbour(s)
No	No	No	No

Comments We are satisfied that there is no opportunity for a successful recovery on this occasion.



FINANCIAL SUMMARY

RESERVE FOR INSURERS

The reserve is based on part demolition and rebuild and is as itemised under the Cost Summary shown on page 2. The total reserve is

ESTIMATED MAXIMUM LOSS

We currently recommend an Estimated Maximum Loss of

Basis: Underpinning of the building along with rebuilding of the bay.

We expect there to be a 10% chance of this happening.

INTERIM PAYMENT

Please issue payment as detailed below in relation to our initial visit, site investigation and administration fee.

CLAIM PAYMENTS			
Payment Amount	Payee	Invoice No	Excess Deducted
	CET Structures Ltd, 3 Boundary Court, Castle Donington, Derbyshire, DE74 2NN	S480795E14/S04260	£Nil
	CET Structures Ltd, 3 Boundary Court, Castle Donington, Derbyshire, DE74 2NN	S482370E3/S04260	£Nil
	Cunningham Lindsey UK, Apex Plaza, Reading, RG1 1AX		£Nil



CLAIM SUMMARY

PRESENT POSITION

Following receipt of the site investigation results, we can now confirm that the cause of the damage is due to the influence of nearby trees and as such, the offending tree will need to be removed along with repairs to a defective section of the drains.

ACTION PLAN

The following target dates may be subject to policy liability considerations and to circumstances beyond our control. Later dates are generally dependent on earlier dates being achieved.

ACTION	TARGET DATE
Issue of Investigation Report	November 2017
End of Mitigation	March 2018
Start of repairs	July 2018
Anticipated finalisation	September 2018

INSTRUCTIONS REQUIRED

None at this stage.

PROJECT TEAM DETAILS

Yiu-Shan Wong BSc C.Build E MCABE MCIQB RMaPS Cert CII
Building Consultant - Specialist Subsidence Team

Bethany Chadbon
Claims Technician - Specialist Subsidence Team

