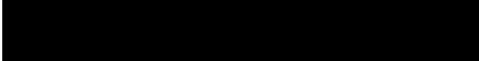


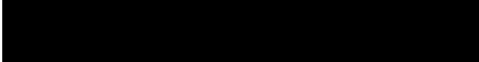


INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured:



Address of Insured:



Situation of Damage:



This report is prepared on behalf of Hiscox Insurance Company for the purpose of investigating an insurance claim. 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: 08/01/2019



INTRODUCTION

Technical aspects of this claim are being overseen by our Project Manager, Michael Robinson BSc(Hons) MRICS Cert CII in accordance with our Project Managed Service.

All directions within this report are referred to as looking towards the front of the property from the street.

The claim concerns damage to the rear of the property and conservatory.

Further to our Preliminary Report we can confirm that site investigations have been undertaken and we now take this opportunity to comment upon the results and to give recommendations for action required.

DESCRIPTION OF BUILDING AND SITE

The subject property is a mid terrace house which is likely to have been constructed in around 1900. The house benefits from a rear hardwood frame conservatory which is considered to be have been constructed in around 1993 by a former owner. The property is located within an established residential area which has been designated a Conservation Area on a plot which is essentially level.

DISCOVERY AND NOTIFICATION

Damage to the property was noted by the policyholder in August 2018.

It was suspected that localised cracking within the rear conservatory had developed as a result of subsidence and insurers were therefore notified.

REPORTS BY OTHERS

None

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

There is localised low level cracking within the rear conservatory to the left hand wall adjacent to the door way to the kitchen, together with cracking to the floor tiles across the threshold between the conservatory and kitchen. There is distortion to the external double doors to the side of the conservatory and adjustments are also required to the folding doors to the kitchen.

The pattern of cracking and distortion is indicative of downward and rotational movement to the rear right hand portion of the conservatory.

There is also localised cracking within the kitchen to the right hand wall above the door to the adjacent dining room.

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

Damage is considered to have developed over summer 2018. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

In order to confirm the cause of movement to the property localised site investigations were undertaken with the works involving the excavation of an external trial hole to the right hand flank wall of the conservatory. Works were undertaken by a specialist contractor, CET Safehouse Ltd, and for precise details of the results please refer to the attached Factual Report.

The trial hole was excavated to the rear right hand corner of the conservatory and this exposed the top section of a concrete foundation which extended to a depth of 370mm. Whilst it is anticipated that the foundation will extend to a greater depth, the excavation exposed a drainage pipe which would appear to run parallel with the foundation and this prevented the contractor from determining the actual depth of the conservatory foundation. Beneath the clay pipe there was a layer of sand with a Made Ground comprising a silty clay with gravel brick and concrete fragments. The excavation was extended to a depth of 1.3m with use of a hand auger and a below 0.9m the subsoil was found to be a stiff silty CLAY.

Soil analysis was undertaken and the clay was found to be of high plasticity and as such the underlying subsoil will be highly susceptible to volumetric changes due to variations in moisture levels. The clay subsoil was considered to be desiccated.

Roots were noted throughout the depth of the excavation and borehole and botanical identification showed the roots to be from Hedera or Fatsia (Ivy), Salix (Willow), Pomoideae (Apple, cotoneaster, hawthorn, pear, pyracantha etc) and Fraxinus (Ash)

CAUSE OF DAMAGE

Based on the information detailed above, we are of the opinion that damage has occurred due to clay shrinkage subsidence during the period of prolonged dry weather which was experienced over the summer exacerbated by the moisture demands of adjacent vegetation.

MITIGATION

In order to achieve the required foundation stability we would recommend that a programme of vegetation management be undertaken. There are trees well within rooting distance of the property and it is proposed that an arboricultural report be commissioned and for specific recommendations to be made in respect of tree removal. Matters have therefore been referred to PRI, Arboricultural Consultants, and they can also arrange for a Conservation Area notification to be made to the Local Authority in respect of the statutory protection which exists on the trees.



REPAIR RECOMMENDATIONS

Following completion of the required tree works we would recommend that a schedule of repairs be prepared with the scheme incorporating localised superstructure repair and decorations in the conservatory and within the rear kitchen.

This decision has been taken based on our knowledge and experience of dealing with similar claims. In addition the results of the site investigations and laboratory testing have been taken into account.

PROJECT TEAM DETAILS

Michael Robinson BSc(Hons) MRICS Cert CII - *Building Consultant Specialist Subsidence Team*
Emma Weatherley - *Claims Technician Specialist Subsidence Team*

