

Surveying Services
QuestGates Ltd

Date: 17 October 2018

TYPE: ENGINEERS PRELIMINARY REPORT
CLAIM: Subsidence

DESCRIPTION OF RISK AND SITE

The risk address (48 Queens Grove London NW8 6HH) is a substantial two storey seven bedroom detached house constructed circa 1920's of traditional materials together with a two storey detached garage/annex located within a Conservation Area. A cellar runs under a section of the front of the property.

Rooted in the rear garden adjacent to the single storey addition is a deciduous tree 6 metres in height and 2.5 metres from the property. Various other shrubs were rooted in the rear garden with trees also within the neighbour's rear right hand garden.

The site was relatively level and the geological survey sheet suggest a sub strata of London clay.
The drainage ran along the right hand flank of the property.



Front elevation of Property

THE INSURED/HISTORY OF OWNERSHIP

We have no details of the history of ownership at this stage.

The property is currently tenanted to [REDACTED] and they have been resident for one year.

At the time of our inspection we met [REDACTED] who is the house keeper.

[REDACTED] manages the property on behalf of the insured.

DISCOVERY

The tenants became concerned of cracking to the children's playroom within the single storey rear addition and contacted [REDACTED] who contacted [REDACTED] on 1 October 2018.

DAMAGE

The damage is isolated to the single storey rear addition.

Externally, stepped diagonal cracking of up to 15 mm in width was noted to the end wall of the rear addition to the right hand side of the external door with distortion to the timber door frame.

On the right hand of the addition minor diagonal cracking was viewed above the right hand side and below the left hand side of the window adjacent to the junction with the main house.

A separation crack was also noted to the flat roof coping stone above the window up to 10 mm in width.

Internally, within the rear addition children's room diagonal cracking was viewed on the rear wall to the right hand side of the door opening and that extended onto the ceiling coving and along the right hand flank wall.

Adjacent to the junction with the main house rear wall further diagonal cracking was noted at high level on the right hand flank wall with disturbance on the ceiling coving line.

The damage would be described as Category 3/4 using the BRE 251 Classification.

CAUSE

The damage was consistent with subsidence of the site probably due to clay shrinkage during the recent dry weather and exacerbated by the nearby tree in the rear garden of the risk address although damaged drainage can not be discounted at this time. The rear right hand corner of the single storey addition had dropped.

POLICY LIABILITY

We can confirm liability subject to site investigations.

ACTION TAKEN/ NEXT STEPS

We will arrange site investigations and monitoring and report following the submission of the data.

THIRD PARTY RECOVERY

Not applicable.

RESERVE FOR INSURERS

On the basis of the above, we recommend that an overall reserve of [REDACTED] be maintained, allocated as:

Description	Sum Insured (£)	Reserve (£)
Buildings	[REDACTED]	[REDACTED]
Adjuster Fees	[REDACTED]	[REDACTED]
Less Excess (please confirm)	[REDACTED]	[REDACTED]

ADEQUACY OF SUMS INSURED

The sum insured of [REDACTED] was adequate for reinstatement purposes.

UNDERWRITING FEATURES

None

OTHER INTERESTS

None

OTHER INSURANCES, ABI DSA & CONTRIBUTION

None

ACTION PLAN/REQUEST FOR INSTRUCTIONS

Arrange site investigations and level/crack monitoring.

Please confirm the Policy Excess.

SETTLEMENT TIMETABLE

Site Investigations – December 2018.

Mitigation – February 2019

Monitoring – October 2019.

Repairs Completed – December 2019.

QuestGates

Chartered Loss Adjusters & Claims Specialists