

Surveying Services
QuestGates Ltd

Date: 1 February 2019

TYPE: ENGINEERS PRELIMINARY REPORT
CLAIM: Subsidence

DESCRIPTION OF RISK AND SITE

The risk address (28 Montpelier Grove London NW5 2XD) is a three storey plus converted loft end of terrace house that was constructed of traditional materials circa 1900.

The property has been converted into three self contained flats with a two storey rear extension constructed during the 1980's.

We understand that the house was underpinned during the 1980's.

The site sloped from left to right when facing the front of the property and the geological survey sheet suggests a sub strata of London clay.
The drainage ran from the rear and under the property.

Rooted in the rear garden is a crack willow and an evergreen tree in the adjacent rear garden.

A London Plane tree was rooted in a rear garden further away although all three trees were in the zone to influence ground conditions under the rear extension.



Front elevation of the property

THE INSURED/HISTORY OF OWNERSHIP

The three flat owners are joint freeholders.

We understand that the upper flat changed ownership in May 2018 and a full Building Survey was undertaken with no structural damage identified.

■■■■■ owns the ground floor flat and that was tenanted up to two months ago when the tenants left due to the crack damage.

DISCOVERY

We understand that ■■■■■ tenant informed him of cracking to the rear extension in July 2018 and a Structural Engineer was appointed to inspect and report.

The initial engineers report confirmed only minor damage and not an issue although following that the damage increased and the engineers revisited in October and confirmed subsidence damage.

■■■■■ was notified on 19 December 2018.

DAMAGE

Externally, at the junction of the rear addition flank wall and the rear extension a vertical crack of 20-30 mm was noted from ground to the first floor terrace.

Adjacent to the right hand head of the rear patio doors of the extension diagonal cracking was viewed.

The stone paving adjacent to the rear wall of the extension was uneven.

The promenade tiles to the first floor terrace of the extension had dropped to the front right hand side.

Internally, within the ground floor flat a ceiling crack extended from front to rear of the extension to the right hand side. The crack had been temporarily repaired.

A further minor ceiling crack extended across the ceiling from flank wall to party wall at the junction of the extension and rear addition.

A vertical crack from floor to ceiling mirrored that externally at the junction of the flank wall of the rear addition and extension although the crack had been temporarily made good.

At the junction of the left hand flank wall of the extension and the rear wall a vertical crack extended from skirting board up wards and diagonally onto the flank wall.

The wood flooring was uneven and had dropped towards the right hand side.

The cill of the front right hand window of the extension was disturbed.

Within the first floor flat minor cracking was noted to the ceilings and walls within the rear addition/ extension bedroom.

The roof was also leaking although that did not appear to be due to the movement.

The damage would be described as Category 4/5 using the BRE 251 Classification.

CAUSE

The damage was consistent with subsidence of the site with the cause probably clay shrinkage during the dry summer months exacerbated by tree roots.

POLICY LIABILITY

We can confirm liability subject to site investigations.
The extension was constructed during the 1980's and therefore design exclusion would not be appropriate.

ACTION TAKEN/ NEXT STEPS

The site investigations were undertaken on 31 January 2019.

THIRD PARTY RECOVERY

Trees within neighbour's gardens may be implicated.
If the Local Authority are the owners we will put them on notice.

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]
		[REDACTED]
Less Excess (please confirm)		[REDACTED]

ADEQUACY OF SUMS INSURED

Please confirm the Sum Insured.

UNDERWRITING FEATURES

None

OTHER INTERESTS

The ground floor flat is currently unoccupied and we have requested a quotation for temporary repairs and redecoration so that the flat can be re let as soon as possible.
The rental would be circa [REDACTED] per month.

OTHER INSURANCES, ABI DSA & CONTRIBUTION

None

ACTION PLAN/REQUEST FOR INSTRUCTIONS

Please confirm the policy excess.

SETTLEMENT TIMETABLE

Site Investigations - March 2019
Mitigation - May 2019
Repairs Completed - December 2019.

QuestGates
Chartered Loss Adjusters & Claims Specialists