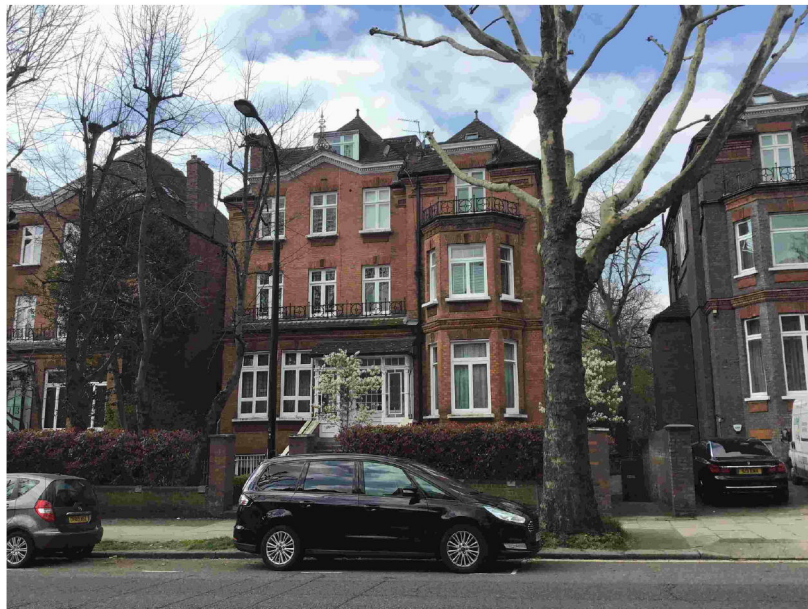




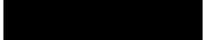
INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Mirrorstoke Limited
Address of Insured: 82-84 Clerkenwell Road, LONDON, EC1M 5RF
Situation of Damage: 15a & 15b Fitzjohns Avenue, LONDON, NW3 5JY



This report is prepared on behalf of Aspen Insurance UK Ltd 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: 03/09/2019





INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Mark Wood BSc (Hons), ICIQB, Cert CII, BDMA Ins Tech, in accordance with our project managed service.

The claim is primarily concerned with damage to the bay window to the rear of the property. A site investigation has been arranged to establish the extent of mitigation and to be able to present the evidence to the Local Authority as the risk address is in a Conservation Area. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Conversion to flat/s, constructed in C.1870, in an urban area on a plot that is level.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	The Leasehold owner of Flat B noted cracking in her rear bedroom and notified the Freeholder
Subsequent action	The Freeholder subsequently submitted a claim to Insurers
Claim notification	Insurers were notified on 11/03/2019.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is at the junction of the rear bay window and main building and takes the form of a vertical tapering crack <4mm noted at the junction of the rear bay window and main building.
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	We consider that the crack damage has occurred recently, but that distortions are historic. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

The site investigations has been undertaken by CET Ltd on 7th August 2019 and for precise details of the results please refer to the attached Site Investigation report.

The contractor was instructed to excavate a trial hole to the bay window to the rear elevation of the property. The trial hole extended to a depth of 800mm and established that the bay window has a 300mm thick brick corbel strip foundation founded 540mm below ground level bearing upon a stiff orange-brown silty clay.

A hand augered borehole was sunk to a depth of 6m, the stiff orange-brown silty clay at the underside of the foundation remained consistent to 3m where it changed to a very stiff orange-brown silty clay soil which in turn remained consistent to completion of the borehole at a depth of 6m. Laboratory testing has shown that the clay soil to be of a very high plasticity.

Roots of 1mm diameter were noted at the underside of the foundation. The roots were analysed and found to originate from Fagus species (Beech,) Fraxinus species (Ash) and Hedera / Fatsia species (Ivy). Roots up to 12mm were also found within the borehole between 1.5 to 2.5m in depth, the roots were analysed and found to emanate from Salix species (Willow.)

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 moisture extraction by roots altering the moisture content of the clay subsoil, resulting in volume changes, which in turn have affected the foundations.

This view is based upon the fact that the foundations of the rear bay window are founded on a very highly shrinkable clay subsoil which is susceptible to movement as a result of changes in volume of the clay, which in turn have affected the foundations. Roots from the Policyholder's vegetation were present within the clay subsoil beneath the foundation of the rear bay window.

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 have appointed the Mitigation Centre of Oriel Services Ltd, a sister company of Sedgwick, to arrange to visit and prepare a report with recommendations for tree works to stabilise the risk address and then liaise with the owners of the vegetation and Local Authority as the risk address is in a Conservation Area, to have the recommended works undertaken.

MONITORING

A period of level monitoring has been instructed and readings will be forwarded to all parties once the readings are received.

DRAINAGE REPAIRS

The CCTV survey of the drains to the rear of the property highlighted some minor defects to the drains, run 1 has a circumferential crack and run 3 a displaced joint.

As there is subsidence related damage to the rear bay window of the property, we recommend drainage repairs are undertaken, which once complete, will also assist with mitigation of the vegetation which is in a Conservation Area as the continued monitoring will be able to demonstrate seasonal movement due to tree related clay shrinkage subsidence.

We will await Insurers instruction to appoint CET Ltd to undertake the minor drainage repairs as recommended in their site investigation report.



REPAIR RECOMMENDATIONS

We have decided on the final type of repair required and have produced an outline of the requirements. This involves undertaking superstructure repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims.

PROJECT TEAM DETAILS

Mark WoodWood BSc(Hons), ICIOB, Cert CII, BDMA Ins.Tech - *Building Consultant Specialist Subsidence Team*

Lisa Dakin Cert CII (Claims) - *Claims Technician Specialist Subsidence Team*

