



TYPE: ENGINEERS PRELIMINARY REPORT
CLAIM: Subsidence

DESCRIPTION OF RISK AND SITE

The risk address (1-20 Manor Mansions Belsize Grove London NW3 4NB) is a five storey detached mansion block constructed of traditional materials circa 1890.

The site was relatively level and the geological survey sheet suggest a sub strata of London clay.

The drainage ran from the central light well and under the property.

Rooted in the front and left hand flank gardens were several deciduous trees that were in the zone to influence the ground conditions under the front of the property although they have been regularly cut back.

Within the right hand neighbours rear garden were large deciduous trees that were in the zone to influence the ground conditions under the front of the property.



Front elevation of Property

THE INSURED/HISTORY OF OWNERSHIP

***** own several freeholds within the Belsize Park area of North London.

DISCOVERY

The leaseholders of several flats to the front right hand side of the property noticed cracking towards the end of the summer of 2018 and notified BUTA who instructed an Engineer (Jampel Davison & Bell) to inspect and report.

The report was submitted to BUTA on 25 October 2018 and AXA Commercial was notified on 1 November 2018.

DAMAGE

This section of the report should be read in conjunction with the report prepared by Jampel Davison & Bell.

The Flats where damage of significance has occurred are, 11,13,15,17 and 19.

The five flats are almost identical in layout and stacked on top of each other with 11 on the ground floor and 19 on the top floor.

In addition to the damage described in the engineers report we noted cracking externally to the junction of the right hand splay of the front bay where it meets the front elevation 3-4 mm in width from the ground to upper floors.

Internally minor damage was viewed to that area of the bay.

The crack damage is similar in the flats although more severe within the upper flat 19.

Three areas are damaged:

1. The entrance hallway and front lounge/study;
2. The rear wall within the rear bedroom and damage to the internal light well;
3. The right hand side of the front bay.

The damage would be described as Category 3 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 of 2018 exacerbated by roots from nearby vegetation although damage to underground drainage can not be discounted.

POLICY LIABILITY

We can confirm liability subject to site investigations.

ACTION TAKEN/ NEXT STEPS

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

THIRD PARTY RECOVERY

The trees within the right hand neighbours rear garden may be implicated.

RESERVE FOR INSURERS

On the basis of the above, we recommend that an overall reserve of £70,000.00 be maintained, allocated as:

UNDERWRITING FEATURES

None

OTHER INTERESTS

None

OTHER INSURANCES, ABI DSA & CONTRIBUTION

None

ACTION PLAN/REQUEST FOR INSTRUCTIONS

Arrange site investigations.
Please confirm the policy excess.

SETTLEMENT TIMETABLE

Site Investigations – March 2019.

Mitigation – May 2019

Monitoring – September 2019

Repairs Completed – February 2020

QuestGates

Chartered Loss Adjusters & Claims Specialists