

ADDENDUM TECHNICAL REPORT

[REDACTED]

Mrs S Jacobs & Exec of the Late Mr D Jacobs
1 Redington Road
London
NW3 7QX



prepared for
Allianz Commercial

[REDACTED]

SUBSIDENCE CLAIM

DATE 16 October 2019


Crawford[®]
Crawford and Company

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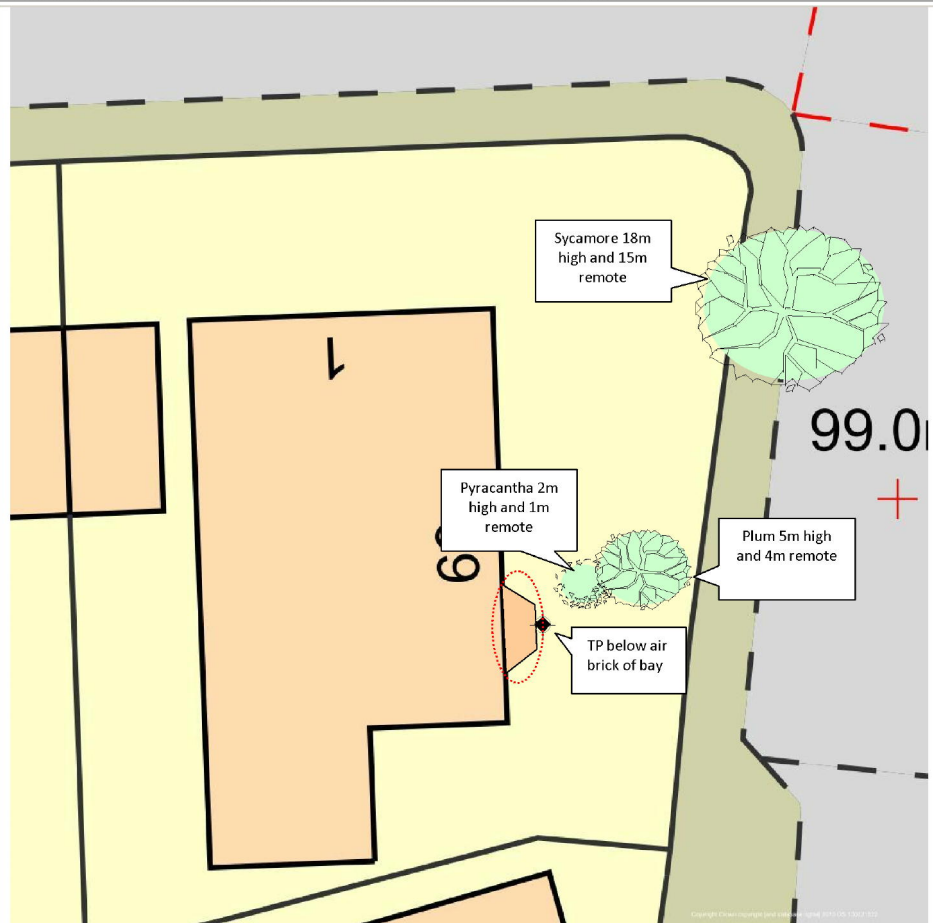
Chartered Loss Adjusters

[REDACTED]

Site Plan

This plan is Not to Scale



















This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right of way. Position of utilities is only indicative and contractors must satisfy themselves regarding actual location before commencing works.



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Key:

	Tree: Deciduous		Tree: Conifer		Shrub
	Hedge		Area of Damage		Bore Hole
	Trial Hole		Trial & Bore Hole		Level Monitoring
	Rain Water Manhole		Rain Water Gulley		Rain Water Pipe
	Waste Water Manhole		Waste Water Gulley		Toilet Pipe
	Rain Water Drain		Waste Water Drain		Electricity Cable

INTRODUCTION

We have been instructed by insurers to investigate a claim for subsidence at the above property. The area of damage, timescale and circumstances are outlined in our initial Technical Report. This report should be read in conjunction with that report.

To establish the cause of damage, further investigations have been undertaken and these are described below.

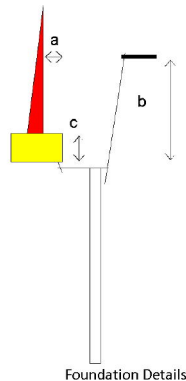
INVESTIGATIONS

The following investigations were undertaken to identify the cause of movement.

TRIAL HOLES

A trial hole was excavated to expose the foundations - see site plan for location and the diagram below for details.

A trial pit was introduced adjacent to the damage bay. The investigation confirmed that the bay is supported by a traditional foundation extending to 700mm below ground level. The subsoil was found to be stiff, moist to wet silty clay. Roots up to 2mm in diameter were present below the foundations.



Foundation Details

No.	Borehole Depth	Footing (a)	Underside (b)	Thickness (c)
TH1	3.00 m.	200 mm.	950 mm.	700 mm.

AUGERED BOREHOLES

A 50mm diameter hand auger was sunk - see site plan for location(s).

The subsoil present below the foundation extended down for the full depth of the borehole.

Roots were found to a depth of 2.4 metres.





Roots were retrieved from the trial hole and have been submitted to a botanist for identification.

The roots found emanated from the Prunus family which includes plum.

DRAINS

There is not any drainage in the area of movement and hence it was not necessary to inspect the system.

DISCUSSION

The results of the site investigations confirm that the cause of subsidence is root-induced clay shrinkage. The clay is plastic and thus will shrink and swell with changes in moisture content. Roots have extracted moisture below the depth of the footings, thus causing differential foundation movement to occur. This is supported by the following investigation results :-

- The foundations are at a depth of 0.95 m which is below the level that normal seasonal movement would occur.
- Atterberg limit testing indicates that the soil has a high plasticity and hence will shrink and swell with changes in moisture content.
- Roots were found to a depth of 2.4 m.
- Shear vane readings confirm high shear strength of the clay indicating desiccation

RECOMMENDATION

We are satisfied that vegetation control works will return the property to a position of stability. Roots from the Council owned sycamore were not implicated and therefore we consider that the tree works should involve removal of the Pyracantha and Plum tree. The cost of the removal of your trees are not covered by your policy and as such this work needs to be undertaken by yourself.

Following completion of the tree works and a suitable period of ground recovery repairs to the property can be put in hand. To this end we anticipate repairs commencing in Spring 2020.

Once the required tree works are arranged can you please get in contact with us so that we can instruct a contractor to prepare a schedule of works.

Yours faithfully,

Craig Fookes BSc (Hons) LCGI Cert CII MRICS MFPWS C.Build E FCABE BDMA Ins Tech
Crawford Claims Solutions – Subsidence



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