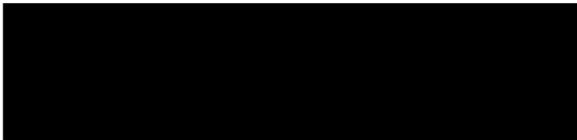


Claim Assessment Report

On behalf of **Lloyds Bank Insurance Services**

Report Date: 28 October 2019



Risk Address: 32 Saint Leonard's Square, London, NW5 3HL



SITE PLAN 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 drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218

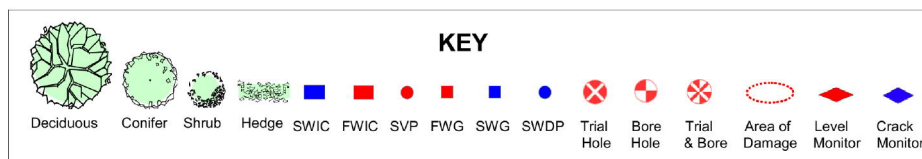
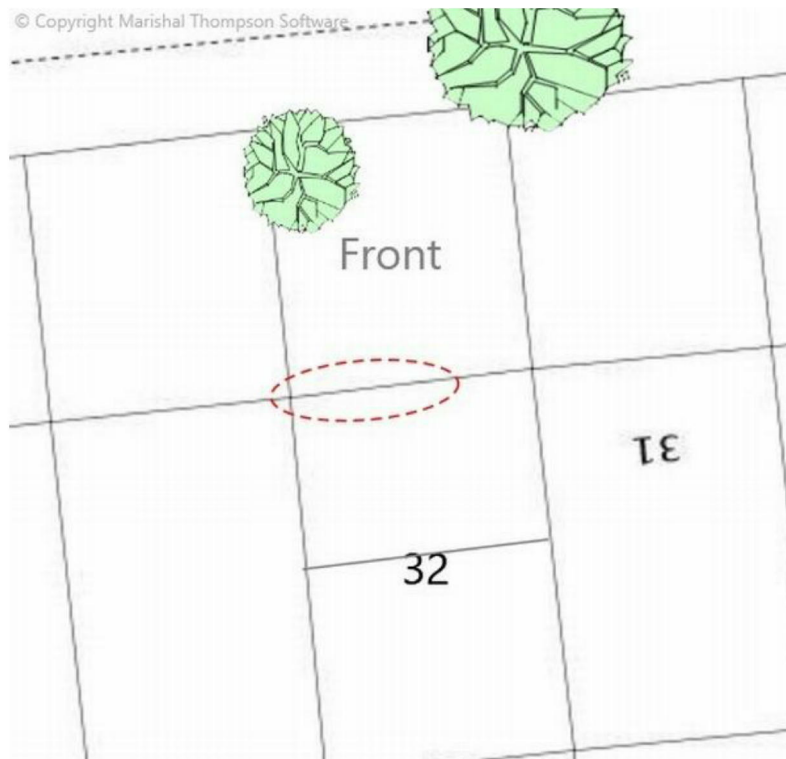


FIGURE 1 Site Plan

INTRODUCTION

We have been asked by your building Insurers to comment on suspected subsidence damage to the above property. Our report briefly describes the damage, identifies the cause and gives recommendations on the required remedial measures.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot or infestation etc.

Investigations have been carried out in accordance with the guidance issued by The Institution of Structural Engineers. All directions are given relative to an observer facing the front of the property. We have not commented on any part of the building that is covered or inaccessible.

CIRCUMSTANCES

Following the recent appearance of cracking, being concerned that the damage may be due to subsidence a claim for subsidence damage was submitted to insurers.

PROPERTY

The property is a three storey mid-terrace house of traditional construction with solid brickwork walls surmounted by a gabled tile covered roof.

The property has 2 bedrooms.

HISTORY

Date of Construction	1910
Purchased	2007
Policy Inception Date	10 January 2011
Damage First Noticed	20 June 2019
Claim Notified To Insurer	12 October 2019
Date of our Inspection	23 October 2019

ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

TOPOGRAPHY

The site is level with no adverse features.

GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is unknown which overlies a Bedrock geology of London Clay.

VEGETATION

The following vegetation was recorded as being within potential influencing distance of the property:-

Type	Height	Distance	Owner
Broadleaf	4m	4m	Policyholder
Broadleaf	5m	5m	Local Council

DAMAGE RELATING TO THE CLAIM

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.

INTERNALLY

The pattern of cracking suggests a downward movement of the front elevation relative to the remainder of the property. This is demonstrated by the plaster cracking in the front reception room.

EXTERNALLY

Cracking in the render and brickwork mortar was noted on the front elevation.

DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 2 (Slight).

Category 0	Negligible	<0.1 mm
Category 1	Very Slight	0.1 - 1mm
Category 2	Slight	>1 but < 5mm
Category 3	Moderate	>5 but < 15mm
Category 4	Severe	>15 but < 25mm
Category 5	Very Severe	>25mm

Classification of damage based on crack widths

DISCUSSION

The diagonal aspect of the cracks, together with the fact that they increase in width with height is indicative of subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of the nearby vegetation.

REQUIREMENTS

In view that the damage to the property is considered to be as a result of an insured event, a valid claim arises under the terms of policy cover, subject to the applicable excess.

In order to stabilise the property and prevent further damage occurring in the future, the cause of the movement needs to be addressed, with site investigations being required.

Following completion of tree management works, the property will then be monitored to confirm stability.

Provided the property stabilises as expected, no foundation stabilisation works are considered necessary, with structural repairs of the superstructure being required only, together with internal redecoration of the damaged room.

Douglas Johnson
Subsidence Specialist
Subsidence Management Services