



INSURANCE CLAIM: UPDATED ENGINEERING APPRAISAL REPORT

Name of Insured: Mr D Brierley
Address of Insured: 63a Belsize Lane, LONDON, NW3 5AU
Situation of Damage: 63a Belsize Lane, LONDON, NW3 5AU



This report is prepared on behalf of Hiscox Insurance Company 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: 02/04/2019





INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Michael Robinson BSc(Hons) MRICS Cert CII, in accordance with our project managed service.

The claim is concerned with damage to the rear single storey extension. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a three storey mid terrace house which we understand was constructed in the 1960's. The house benefits from a single storey rear extension which was constructed in 2005 and the house has also been extended to the left. The property is located in a residential area, which has been designated a Conservation Area, on a plot which slopes down from front to back.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	The policyholder has noted cracking within the rear dining area within the rear extension over the last six months but with a marked progression in the level of damage since August.
Subsequent action	Suspected subsidence and claim submitted to insurers via the Brokers
Claim notification	Insurers were notified on 01/11/2018.

REPORTS BY OTHERS

None.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	<p>The claim concerns localised cracking within the rear extension essentially to the left hand flank wall which corresponds with the juncture between the main building and the rear extension. There is also slight cracking to the ceiling and to the right hand flank wall within the dining area. Externally there is cracking to the left hand flank wall with disturbance to the vertical joint between the structures.</p> <p>The pattern of damage is indicative of downward and rotational movement to the rear left hand corner of the extension.</p>
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 damage has occurred recently. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.



SITE INVESTIGATION

Reference to the solid and drift geological survey map shows the anticipated subsoil as London Clay.

In order to confirm the cause of movement to the rear of the property, localised site investigations were undertaken with the works involving the excavation of an external trial hole to the rear left hand corner of the extension with associated soil and root testing.

The investigations were carried out by CET Safehouse Ltd and for precise details of the test results, please refer to the attached Factual Report.

The trial hole revealed a concrete foundation to a depth of 630mm bearing upon a stiff silty Clay. A hand augered borehole was sunk to a depth of 5.0m and a stiff silty CLAY was noted throughout.

In-situ soil testing was undertaken and the shear vane readings were consistently high to very high. Laboratory testing has shown the clay to be of very high plasticity indicating the subsoil is highly susceptible to volumetric changes due to variations in moisture content. Based upon the results of the soil suction testing and analysis of the moisture contents and soil properties, the clay was considered to be desiccated at a depth of 1.5m.

Roots were noted at the underside of the foundations and within the borehole to a depth of 3.2m. Roots were analysed and found to originate from Populus (Poplars and Aspens).

MONITORING

A programme of crack width and level monitoring has been instructed and readings are to be taken at approximate eight week intervals. We will report again in due course.

CAUSE OF DAMAGE

Taking an overview of the site investigations we consider the damage has developed as a result of clay shrinkage subsidence during the prolonged period of dry weather which has been experienced over the summer 2018 brought about by the action of roots from adjacent trees.

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 an adjoining private Third Party is responsible is contributing toward the cause of damage.

It is proposed that an independent Arboricultural report be commissioned in respect of vegetation within rooting distance of the area of damage. Matters have therefore been referred to the Mitigation Centre of Oriel Services Ltd who will co-ordinate the appointment of Property Risk Inspection Ltd Arboricultural Consultants. A survey of trees growing within influencing distance of the area of damage will be carried out and recommendations made for tree works required. Oriel Services Ltd will then liaise with the Third Party owners in this regard.



REPAIR RECOMMENDATIONS

If appropriate action is taken to the adjacent trees then we consider that works including structural crack repair and redecoration will be appropriate in order to repair the damage to the property.

A detailed scope of repairs will be finalised once mitigation measures have been secured and upon conclusion of the monitoring exercise.

PROJECT TEAM DETAILS

Michael Robinson BSc (Hons) MRICS Cert CII - *Building Consultant Specialist Subsidence Team*

Samuel Barton - *Claims Technician Specialist Subsidence Team*

