Innovation Group

Claim Assessment Report

On behalf of **Aviva**

Report Date: 19 December 2018

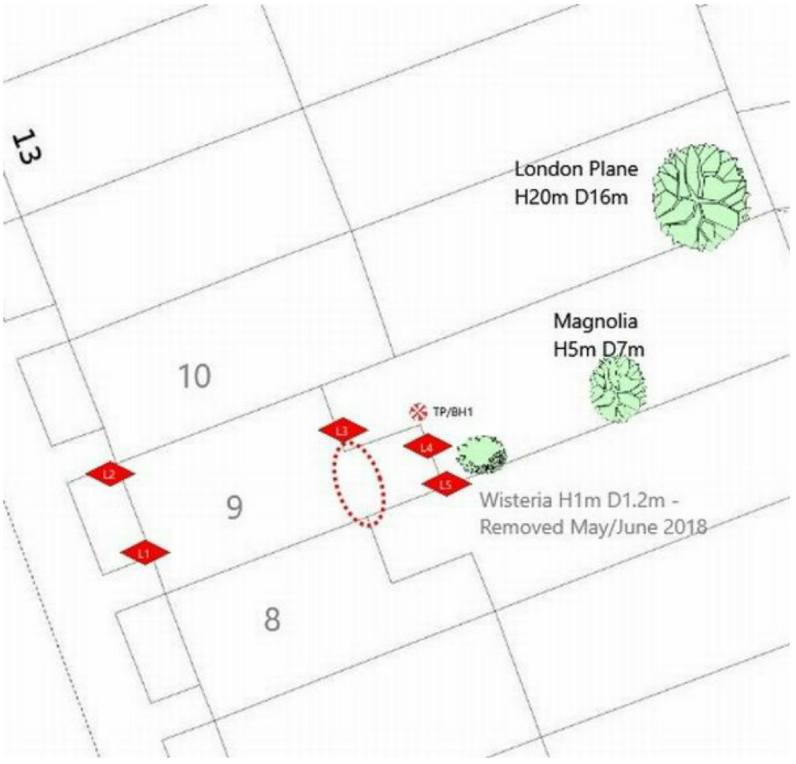
[redacted]

Risk Address: 9 Regent ‘s Park Terrace, London, NW1 7EE

[redacted]

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



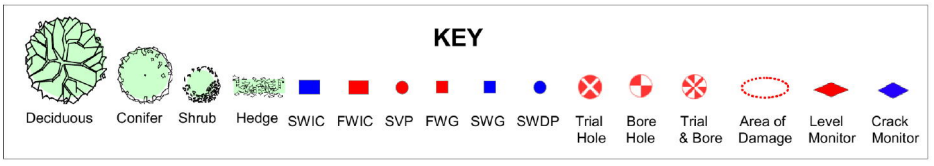


FIGURE 1 Site Plan

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. We understand that the property, mainly the two storey rear extension, was previously affected by subsidence in approximately 1993. The policyholder advised that only standard superstructure repairs were undertaken at the time. In approximately summer 2017 the policyholder noticed appearance of cracking at the junction to the main house and extension, being concerned that the damage may be due to subsidence, he sorted advice from a Structural Engineer (Ellis & Moore) and following their recommendations in May 2018, a claim was submitted to insurers.

PROPERTY

The property is a five storey mid-terrace house of traditional construction with part rendered brickwork walls surmounted by a hipped tile and felt covered roof.

The property has 5 bedrooms.

HISTORY

Date of Construction	1846
Purchased	1990
Policy Inception Date	04 February 2018
Damage First Noticed	30 October 2017
Claim Notified To Insurer	23 May 2018
Date of our Inspection	10 December 2018

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 No Drift Geology Recorded 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
Wisteria	1m	1m	Policyholder
Plane	20m	16m	Neighbour

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

Basement Flat (Occupied by tenants)

Bathroom
This room is occupies the ground floor of the two storey rear extension. Damage noted mainly at the corner junction where the extension abuts the main building. There is cracking within the shower cubicle which extends from above the wall tiles to the right flank wall and continues along the ceiling and wall junction.

There is also minor cracking to the left-hand side wall above the side window.
Within the lobby to the bathroom, cracking was noted to the front right corner above the door to the passageway and to the left-hand side above the side exit door.

Basement Passageway
Cracking noted either side of the doorframe to the opening which leads into the bathroom lobby area.

Main-building (Occupied by the policyholder)

Office at first floor level.
The office is positioned with the rear extension and inside this room there is evidence of cracking/separation along the ceiling and front wall (which is the rear elevation of the main-house) abutment. This extends from right to left. The damage is coupled with fine hairline cracking to the left flank wall and separation between the ceiling and wall junctions.

Upper floor landing recess. This section of the landing leads out onto the roof terrace of the two storey extension. Cracking measuring up to 5mm in width was noted to the front right corner where the extension and the main-house meets. The cracking continues along the ceiling and wall junction from right to left.

Further cracking also noted within the W/C at the upper first floor landing level. This room occupies the left-hand side of the extension. There is evidence of cracking to the front left corner and rear right corner of the W/C.

EXTERNALLY

Rear Extension
Cracking evidence at the left side junction where the extension abuts the main-building. We also

understand that there is further separation cracking at the right-hand side corner junction which is more severe. Unfortunately, this section of the extension can only be accessed through the neighbour's (No.08) property and therefore we were unable to view this damage at the time of our visit.

DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 3 (Moderate).

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

INVESTIGATIONS

SITE EXCAVATIONS

Site investigations will shortly be undertaken by a specialist contractor.

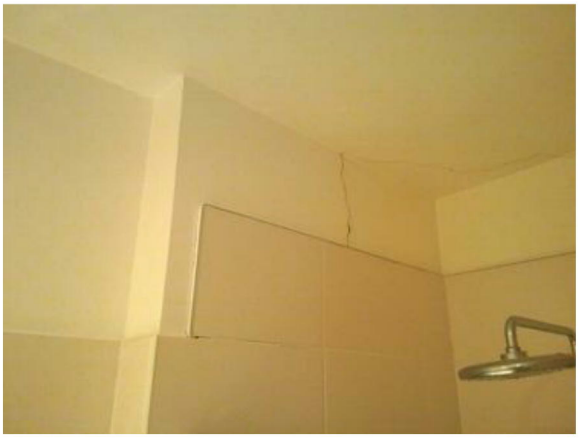


FIGURE 03 Shows cracking inside the basement flat bathroom

FIGURE 04 Shows cracking inside the office at first floor level of the extension

FIGURE 05 Shows cracking inside the upper landing recess which leads onto the roof terrace to rear extension

FIGURE 06 Shows the rear elevation of the affected two storey rear extension

DRAINS

Drainage investigations in the vicinity of damage will shortly be undertaken by a specialist contractor.

MONITORING

6 level visits will be undertaken at 8-week intervals.

DISCUSSION

The damage is focused at the junction where the two storey extension abuts the main-building.
We understand that previous subsidence movement in 1993 also affected the same part of the property.
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 nearby vegetation.

From discussion with the Insured we understand that a wisteria plant was removed from the rear right hand side of the extension in spring 2018 following his Structural Engineer’s recommendations.
The wisteria was within 1.2m of the rear extension and its water demand was likely an influence on the soil beneath the extension.

There is also a mature London Plane tree in the rear garden of adjacent No.10. This is within 16m of the two storey rear extension and based on its size and proximity is likely the dominant vegetation influence on the site.

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.
Typically these investigations will involve the excavation of a trial pit and borehole to determine the foundation depth and the soil conditions. It is also necessary for level monitoring to be installed to help establish the rate and pattern of movement. An Arboriculturist will also be appoint for advice on the surrounding vegetation and the extent of tree works that may be required.

Following completion of any required 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 rooms.

Site investigations will be instructed and we will report further following receipt of the results.

Martel Hawkins
Subsidence Specialist
Subsidence Management Services