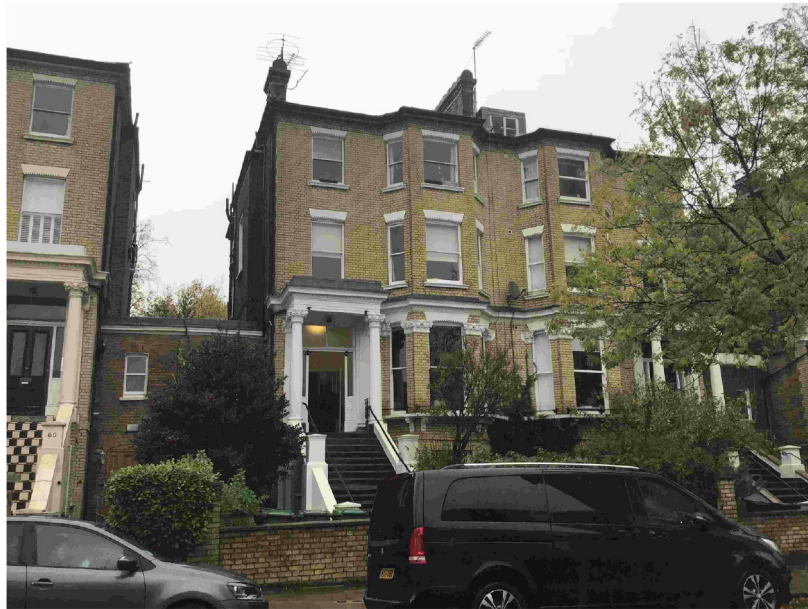




INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: 58 fellow Road Ltd
Address of Insured: 58 Fellows Road, LONDON, NW3 3LJ
Situation of Damage: 58 Fellows Road, LONDON, NW3 3LJ



This report is prepared on behalf of Allianz Insurance Plc 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: 02/09/2019





INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Mark Wood BSc(Hons), ICIQB, Cert CII, BDMA Ins.Tech, in accordance with our project managed service.

The claim is primarily concerned with damage to the middle and rear of the property. A site investigation has been arranged to confirm the cause of movement to the rear of the property.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Semi detached house, converted to four flats, constructed in C1880, in a urban area on a plot that is level.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	The Managing Agent was undertaking a routine inspection and noted the cracking in the hall of the first floor communal area.
Subsequent action	Notified the Policyholder of the damage who subsequently submitted a claim to Insurers.
Claim notification	Insurers were notified on 17/10/2018.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the middle and rear of the property and takes the form of Diagonal crack to the rear wall in the 1 st floor entrance hall and vertical cracking to the rear bay window.
Significance	The level of damage is very slight, and is classified as category 1 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings..
Onset and Progression	We consider that the crack damage has occurred recently, but that distortions are historic.. We consider the cracking to the middle of the property is as a result of historic movement and not unusual for a property of this type and age.

SITE INVESTIGATION

The site investigation has been undertaken by CET Ltd on 20th June 2019 and for precise details of the results please refer to the attached site Investigation report.

The contractor was instructed to excavate a trial hole to the rear right hand corner of the bay window and to the rear elevation of the property. The trial hole extended to a depth of 500mm and established that the bay window and rear elevation both have a 300mm thick brick corbel strip foundation founded 300mm below ground level bearing upon a very stiff fragmented brown silty clay soil.

A hand augered borehole was sunk to a depth of 1.7m, the very stiff fragmented brown silty clay soil at the underside of the foundation remained consistent to completion of the borehole at 1.7m where it was aborted as the clay soil was too stiff to auger. Laboratory testing has shown that the clay soil to be of a very high plasticity.

Roots up to 4mm were noted at the underside of the foundation, the roots were analysed and found to originate from Fraxinus species (Ash) and therefore emanating from the Policyholder's trees in their rear garden. Roots up to 1.5mm were also noted in the borehole at a depth of 1.7m, the roots were analysed and found to originate from Fraxinus species (Ash) and therefore also emanating from the Policyholder's trees in their rear garden.

CAUSE OF DAMAGE

The site investigations have confirmed that the movement to the rear right hand corner of the property around the bay window has occurred as a result of clay shrinkage subsidence due to the moisture demands from the roots of the surrounding vegetation sited in the rear garden.

This view is based upon the fact that the foundations of the rear elevation and bay window are founded on a very highly shrinkable clay subsoil which is susceptible to movement as a result of changes in volume of the clay, which in turn have affected the foundations. Roots from Ash trees were present within the clay subsoil beneath the foundation of the rear elevation and bay window.

MITIGATION

We consider the damage to the rear bay window and rear elevation will not progress if appropriate measures are taken to remove the cause. In this instance it is likely that vegetation for which the Policyholder is responsible is contributing toward the cause of damage.

Once we receive Insurers authorisation to proceed, we will then appoint the Mitigation Centre of Oriel Services Ltd, a sister company of Sedgwick, to arrange to visit and prepare a report with recommendations for tree works to stabilise the rear of the risk address.

We will then also arrange level monitoring to assist with mitigation as the risk address is in a Conservation Area and it will also confirm stability of the risk address upon completion of the mitigation measures.

DRAINAGE REPAIRS

The CCTV survey of the drains to the rear and left flank of the property highlighted some defects to the drains.

The defects to the drains are to the left flank of the property remote from the area of subsidence damage to the bay window to the rear elevation, so repairs can not be considered as part of this claim and we recommend you undertake the drainage repairs as recommended in the enclosed CET site investigation report as soon as possible.



REPAIR RECOMMENDATIONS

We have not yet decided on the final type of repair to the rear of the property, but upon Insurer's instruction, in the event of a valid claim and once mitigation is complete, we will arrange to revisit to schedule the repairs with a view to having these repairs undertaken once the property is stable.

PROJECT TEAM DETAILS

Mark Wood BSc(Hons), ICIOB, Cert CII, BDMA Ins.Tech - *Building Consultant Specialist Subsidence Team*
Clare Etherington - *Claims Technician Specialist Subsidence Team*

