

INITIAL CUSTOMER APPRAISAL REPORT

Description of Premises:

The Risk address comprises a four storey semi detached house constructed of traditional materials circa 1900.

The property was converted into five self contained flats.

Description of Site:

The property was founded on a sloping site downwards from left to right when facing the front of the property and the geological survey sheet suggest a sub strata of clay. The underground drainage ran adjacent to the rear and flank wall.

Rooted in the front garden was a deciduous tree.

In the rear garden were two deciduous trees and a fir tree.

All in the zone to influence ground conditions under the property.

Loss Circumstances

The tenant of the lower ground floor flat reported external cracking to the Managing Agents during the autumn of 2019. was notified on 20 November 2019.

Description of Damage:

Following our inspection of damage, we can report on damage as follows, with all observations made as if facing the front of the property:

Externally, in the rear light well the left hand flank of the brick retaining wall was cracked by up to 25 mm in width and displaced adjacent to the conservatory.

The masonry steps providing access to the light well were cracked at the junction with the end wall of the rear addition by 2 mm in width.

The concrete paving slabs adjacent to the light well in the rear garden were uneven.

Internally, in the lower ground floor flat a minor vertical crack was present in the rear conservatory at the junction of the party wall and rear wall of the main house with the crack extending externally upwards.

During the summer the rear Upvc door to the conservatory was difficult to open and close.

We understand that the drainage to the rear has backed up recently.

The damage would be described as Category 3 using the BRE 251 Classification.

Cause:

The damage was consistent with subsidence of the site with the cause probably due to tree root induced clay shrinkage although damage to underground drainage can not be discounted at this stage.

Recommendations:

In order to determine the precise cause of damage, it will be necessary to undertake intrusive site investigations, without prejudice to liability at this stage. The investigations will comprise trial holes to determine the nature and type of foundation to the light well retaining wall and rear conservatory, together with testing the soils and any roots beneath the foundation.

You should expect to hear from a specialist contractor Auger to arrange these works shortly and once in receipt of the results we will be in a position to consider policy liability and an action plan for the further handling of this claim.

A drainage survey will also be arranged.

Please provide details of the drainage problems.