

Aberdare Gardens Ltd

*57, Aberdare Gardens
London
NW6 3AL*

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

INTERIM REPORT

This résumé is prepared on behalf of [REDACTED] for the purpose of investigating a claim for subsidence. It is not intended to cover any aspect of structural inadequacy or building defect that may otherwise have been in existence at the time of inspection.

07/04/2019

We have recently re-visited the property following reports of further damage from the policyholders. We managed to visit all four flats and all the leasehold owners say that the cracks have worsened to the rear and there is damage now to the front of the property too. A lot of the cracks that were brought to our attention on ground floor Flat 1 and 2nd floor loft conversion Flat 4 were more general thermal cracks some of which were to the front of the property. The owner of Flat 3 also noted damage to the front of the property, again we're unsure if this related.

However, the flat owners have also said that cracks to the rear have worsened which is in the focal point of subsidence movement.

Some trees were removed and the 3 Plane trees to the rear were reduced by 35% rather than removed. This tree work happened in May 2017 and the property was essentially stable through the rest of the monitoring programme from then to April 2018.

We have asked that CET to arrange to visit ASAP to take further readings to try and record any ongoing recovery of the soil to demonstrate the cracks did open last Summer. We have also asked that CET extend the level monitoring to include the front elevation. If the ground has recovered we can demonstrate to the Local Authority that the reduction of the Plane trees rather than removal was not significant enough and they should be removed. If the next 2 readings show recovery of the soil then we can pursue this with the Local Authority with the evidence we would have obtained from the monitoring.

If the monitoring results are pretty much the same and remain stable throughout this Summer 2019, then we can say to the leasehold owners that the property is stable and move to repair advising that any movement in Summer 2018 was minor and due to one of the hottest Summers on record whereas a normal Summer like 2019 the property has remained stable.

We will then arrange to revisit with the contractor to run through the pending repairs with the leasehold owners of the flats and add any additional works to the schedule.

We recommend that monitoring is carried out until at least November 2019 and include the front elevation as part of the level monitoring programme.

For Sedgwick

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