

ADDENDUM TECHNICAL REPORT

[REDACTED]

Mourne House
11-13 Maresfield Gardens
London,
NW3 5SL



Prepared for

AXA Commercial - Direct Claims

[REDACTED]

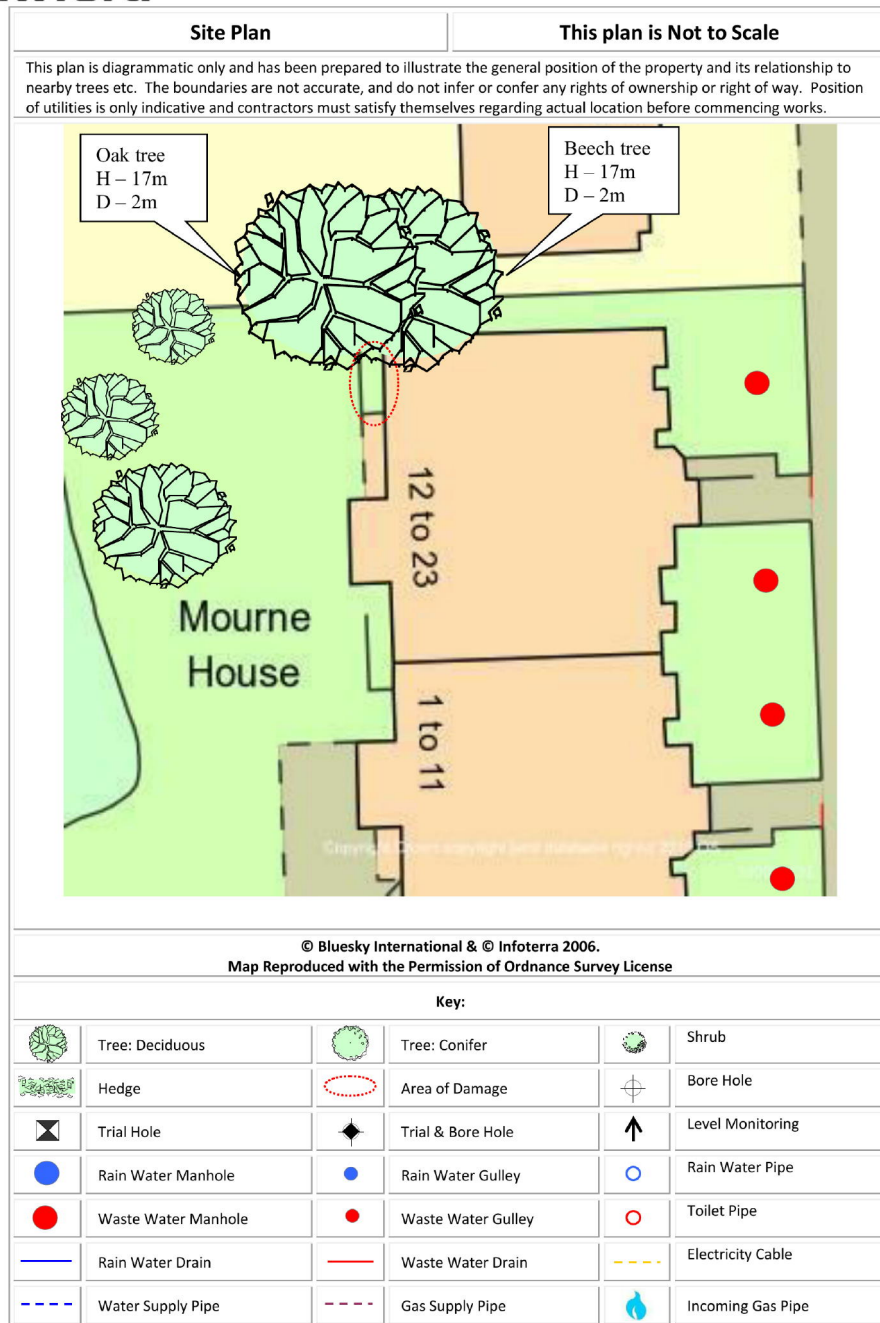
16th September 2020


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INTRODUCTION

We have been instructed by insurers to investigate a claim for subsidence at the above property. The area of damage, timescale and circumstances are outlined in our initial Technical Report. This report should be read in conjunction with that report.

To establish the cause of damage, further investigations have been undertaken and these are described below.

DISCUSSION

The results of the site investigations confirm that the cause of subsidence is root-induced clay shrinkage. The clay is plastic and thus will shrink and swell with changes in moisture content. Roots have extracted moisture below the depth of the footings, thus causing differential foundation movement to occur. This is supported by the following investigation results:-

- The foundations of the staircase are at a depth of 1m which is below the level that normal seasonal movement would occur.
- Atterberg limit testing indicates that the soil has a very high plasticity and hence will shrink and swell with changes in moisture content.
- Oedometer tests indicate moderate desiccation between a depth of 1m and 3m coincident with the depth of root activity.
- Roots were found to a depth of 1.5m of the species Quercus (Oaks).
- Level monitoring has shown seasonal movement over a period of 6 months (see image below).
- Arborist advice suggests both the oak tree and the beech tree are potentially implicated, however since roots for the beech tree have not been recovered from site investigations, it has been suggested that the oak tree be removed and the building subsequently monitored to see if the beech tree is implicated too (see excerpt from report below).

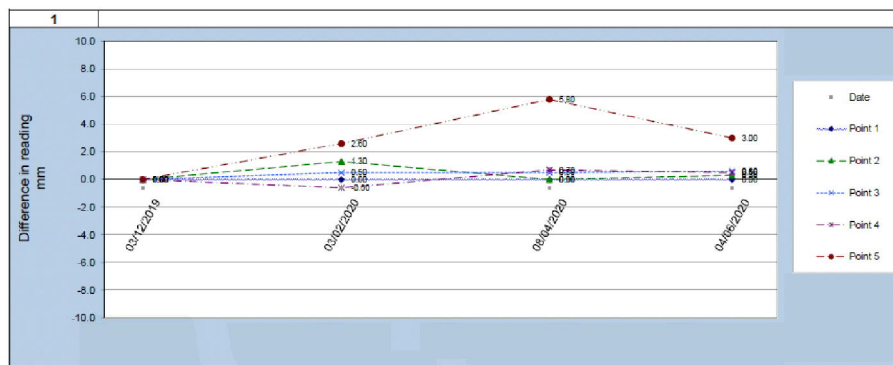




Table 1

Current Claim - Tree Details & Recommendations

Tree No.	Species	Ht. (m)	Dia. (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
T1	Beech	17*	550*	8*	2	Older than Property	Third Party 15 Maresfield Gardens NW3 5SN
Management history		No recent management noted.					
Recommendation		PROVISIONAL - Remove (fell) to near ground level subject to the effects of removing T2 being assessed.					
T2	Oak	17*	700*	17*	3	Older than Property	Third Party 15 Maresfield Gardens NW3 5SN
Management history		No recent management noted.					
Recommendation		Remove (fell) to near ground level and treat stump to inhibit regrowth.					

Ms: multi-stemmed

* Estimated value

RECOMMENDATION

The cause of the movement needs to be dealt with first. From the results of the site investigation, we are satisfied that the neighbour's trees can be removed. Based on our analysis, we are satisfied there is no adverse heave risk to the property.

Our Mitigation Unit will liaise with the Local Authority to arrange a TPO application to be submitted and advise of the outcome when it is received. A decision is normally taken by the Local Authority after 8 weeks of submission.

If the decision is favourable, our Mitigation Unit will arrange for the tree works to be undertaken, subject to authority from the tree owner. If the application is refused, there are possible grounds to Appeal or submit a further Application if there is new evidence. This will be reviewed in detail at the time.

Following completion of the tree management works, we will undertake a suitable period of monitoring to confirm stability has been achieved before undertaking repairs to the property.

A schedule of remedial works will be obtained and works may commence once the scope has been approved.

Provided the tree management is approved and works are carried out expeditiously, we anticipate that superstructure repairs and decorations only will be required. If tree management is not carried out, it may be necessary to consider a much more costly and disruptive scheme of stabilisation, such as underpinning. Budget estimates are presently as follows:-



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HISTORY & TIMESCALE

Date of Construction	1976
Purchased	1976
Policy Inception Date.....	21/08/1999
Damage First Noticed	24/09/2019
Claim Notified to Insurer	25/09/2019
Date of our Inspection.....	15/10/2019
Issue of Report.....	18/09/2020
Anticipated Completion of Claim	Autumn 2021

Yours sincerely,

David Knight BSc (Hons) MRICS
Crawford Claims Solutions – Subsidence



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