



Subject Property Address:

Rennie House
Torriano Mews
LONDON
NW5 2RZ

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of _____ for the purpose of investigating a claim for subsidence. 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: 10/12/2019





ENGINEERING SUMMARY

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Richard Dyson BSc (Hons) MRICS C.BuildE MCABE Dip CII (Claims), in accordance with our project managed service. The report was prepared by Yiu-Shan Wong BSc C.Build E MCABE MCI0B AssocRICS BDMA ClaimsPrct IMaPS Cert CII.

The claim is primarily concerned with damage to the rear left section of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a purpose built residential block in a town centre on a plot that is level.

DISCOVERY AND NOTIFICATION

| | |
|----------------------------|---|
| Circumstances of Discovery | Cracking was discovered to both the internal; and exterior walls of the property. |
| Subsequent action | Contacted insurer |
| Claim notification | Insurers were notified on 02/01/2018. |

REPORTS BY OTHERS

None advised. The claim was initially overseen by Innovation Group and was set up by their engineers before it was transferred over to Sedgwick.

NATURE AND EXTENT OF DAMAGE

| | |
|---------------------------|--|
| Description and Mechanism | The main area of damage is to the internal and exterior walls of the building and takes the form of tapering diagonal cracking. The mechanism of movement is downwards movement towards the rear left corner of the building. |
| Significance | The level of damage is moderate, and is classified as category 3 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings. is classified as category 3 damage, ie moderate, in accordance to BRE Digest 251 for low rise building. |

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Onset and
Progression

The damage appears recent and is likely to be of a cyclical pattern of movement where it will open up over the warmer summer months and closes over the wetter winter months.

CAUSE OF SUBSIDENCE

Based on the information detailed above, we are of the opinion that damage has occurred due to clay shrinkage subsidence. This has been caused by moisture extraction by roots altering the moisture content of the clay subsoil, resulting in volume changes, which in turn have affected the foundations.

SITE INVESTIGATIONS

A site investigation was undertaken by Auger on 4th October 2019 comprising of an exploratory excavation.

The results revealed that the property is built off 400mm concrete foundations, extending down to an overall depth of 1.8m below ground level onto a clay subsoil.

Roots were present below the footings and samples extracted from site were sent away to be analysed and the results revealed the following:

Root ID

The sample you sent in relation to the above has been examined. The structure was referable as follows:

| TH1, 1.8m | | |
|-----------|--|---|
| 1 no. | Examined root: the family SALICACEAE (Salix (Willows) and Populus (Poplars)). This was a very IMMATURE sample. | Dead* (note this 'dead' result can be unreliable with such thin samples). |

Click here for more information: [SALICACEAE](#)

I trust this is of help. Please call us if you have any queries; our Invoice is enclosed.

MITIGATION

We considered the damage would not progress if appropriate measures are taken to remove the cause. In this instance it was likely that vegetation for which the policyholder and third party are responsible is contributing toward the cause of damage. We appointed Oriel Mitigation to arrange for an arborist report to be prepared in order to identify the vegetation that is required to be removed. The arborist report subsequently recommended that:



2 Recommended vegetation management to address the current subsidence:

| Tree No: | Species | Works Required |
|----------|---------|------------------------------------|
| ST1 | Lime | Ensure stump is adequately treated |
| T2 | Poplar | Fell and eco plug stump |

0 STATUTORY CONTROLS

LB Camden has confirmed that the implicated Poplar is subject to a Tree Preservation Order
But there are no Conservation Area controls.

MONITORING

A programme of monitoring has already taken place between 1/2018 to 5/2019 before the file transfer and readings showed a cyclical pattern of movement.

REPAIR RECOMMENDATIONS

Following mitigation, remedial repairs can then be undertaken which will involve superstructure strengthening repairs to the walls before undertaking re-decorations.

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On behalf of:

Richard Dyson BSc (Hons) MRICS C.BuildE MCABE Dip CII (Claims)
Building Consultant

Aisha Saddiq

Claims Technician

