

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Kropifko Ltd

Address of Insured: 14b, Downshire Hill, London, NW3 1NR

Situation of Damage: 14b, Downshire Hill, London, NW3 1NR



This report is prepared on behalf of Aviva 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: 23/06/2021

Continuation / 2





INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Daniel Willett , in accordance with our project managed service.

The claim is primarily concerned with damage to the right-hand side flank wall. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a mid-terrace property that has been converted and extended from a detached property. A flat and felted roof is bearing on rendered solid brickwork walls. The main living area is on the ground floor and there is a basement under the footprint of the ground floor which houses the bedrooms and bathrooms.

The claim concerns damage to the right-hand side flank wall.

SIGNIFICANT VEGETATION

There are a number of trees to the right-hand side of the property.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	Gradual discovery previously aware.
Subsequent action	Arranged for a survey and submitted a claim
Claim notification	Insurers were notified on 04/01/2021.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the right-hand side flank wall and takes the form of Diagonal cracking
Significance	The level of damage is slight, and is classified as category 2 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings..
Onset and Progression	We consider that the damage has occurred recently. It is likely that movement is progressive.

SITE INVESTIGATION

The site investigations were carried out on the 25th May 2021 and comprised of a trial pit and borehole to the right hand flank wall of the property.

TP/BH 1 – This was to the right hand flank wall of the property and showed the foundations to be a crushed brick foundation to a depth of 1250mm bearing on to a stiff clay subsoil. There are roots to the underside of the foundations and to a depth of 1800mm. These have been identified as emanating from the nearby birch tree and also from the nearby rose bush. The laboratory testing has shown that there is desiccation of the clay subsoil to the underside of the foundations.



CAUSE OF DAMAGE

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.

MITIGATION

There is no mitigation that can be undertaken in this instance. We will arrange for a report to be completed by an arboriculturalist to visit and recommend the removal of the vegetation that will stabilise the property.

REPAIR RECOMMENDATIONS

We have not decided on the final type of repair required as our investigations have not yet been concluded. This involves undertaking superstructure repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims.

PROJECT TEAM DETAILS

Daniel Willett BSc(Hons) MCIQB MCABE AssocRICS FPWS BDMA - *Building Consultant Specialist Subsidence Team*

Orla Baldwin - *Claims Technician Specialist Subsidence Team*

