



**ADDENDUM TECHNICAL REPORT**  
Retained

DATE OF ISSUE:	02/02/2021
OUR REFERENCE NO:	
YOUR REFERENCE NO:	
JR Clare MS Amlin Davies Group Ltd (Stoke) 2nd Floor, East Court Riverside Park Stoke-on-Trent Staffordshire ST4 4EY	19 College Crescent Ltd 19 College Crescent London NW3 5LL



General view of property



POLICYHOLDER DETAILS	
Policyholder Home tel.:	Not Known
Policyholder Work tel.:	Not Known
Policyholder Mobile tel.:	
VAT status	Not Registered
POLICY INFORMATION, HISTORY & TIMESCALES	
Policy number:	
Policy wording:	
Authority:	Retained
Date of construction:	Circa 1880
Date of purchase:	Garden Flat – January 2012
Date of policy inception:	25 November 2019
Date damage first noticed:	05 September 2020
Date claim notified to insurers:	05 October 2020
Date of our initial inspection:	16 October 2020
Supposed cause:	Subsidence
Start date of main remedial works (est.):	February 2022
Date of claim finalisation (est.):	May 2022



## SUMMARY

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager, Ray Borrow BSc CEng MICE Cert CII, in accordance with our Project Managed Service.

We refer to previous reports in respect of the above from which insurers will be aware that we are dealing with subsidence damage affecting a converted mid-terraced domestic dwelling comprising of five flats with the building construction mainly brick elevations beneath a tiled roof.

The property is arranged over 5 storeys, a bungalow and is believed to have been constructed circa 1880.

Early indications were that the most likely cause of damage to the rear area of the property both internally and externally was attributable to clay shrinkage subsidence, which has been exacerbated by the moisture extraction influence of the surrounding vegetation.

The primary vegetative influence was considered to be a **combination of vegetation owned by both the neighbours and the policy holder**. We also considered that the damage to the front of the property was possibly as a result of clay shrinkage subsidence and will be the subject of review following a period of precise level monitoring,

Site investigations have now been completed and we would report further as follows:

## SITE INVESTIGATIONS

A site investigation has been carried out to the rear of the property and within the area of subsidence damage. A trial pit extended by borehole was carried out at two locations along the rear of the building.

A copy of the factual site investigation report dated 28<sup>th</sup> January 2021 provides some further information.

The building foundations within the area of damage at TP/BH1 i.e. rear right of the building, were found to be a concrete foundation at a depth of 1000 mm below ground level (bgl), bearing onto a subsoil comprising of a firm brown slightly gravelly sandy CLAY with the presence of tree roots to a depth of 1500 mm bgl.

The building foundations within the area of damage at TP/BH2 i.e. rear left of the building, were found to be a brickwork corbel and concrete foundation at a depth of 200 mm below ground level (bgl), bearing onto a subsoil comprising of a soft/firm brown mottled grey slightly gravelly sandy CLAY, with the presence of tree roots to a depth of 2000 mm bgl.

Tree roots were identified from

TP/BH1, 1.0-1.5m	
2 no.	Examined root: most referable to the family LEGUMINOSAE (a group of closely related trees: Robinia (False Acacia), Laburnum, Sophora (Pagoda tree), Gloditsia (Honey Locust), Cercis (Judas tree/Redbud), Albizia (Silk tree), Acacia (Mimosa), as well as such shrubs as Wisteria, Lupins, Gorse and Broome). This was a very IMMATURE sample.
1 no.	Examined root, too DECAYED for identification.
TP/BH2, 0.2-2.0m	
1 no.	Examined root: also most like the family LEGUMINOSAE (as listed above).
1 no.	A piece of BARK only, insufficient material for identification.



## **MONITORING**

Level monitoring has been set for an initial period of 12 months.

We await the first set of readings and shall provide a further update in due course.

## **OTHER**

A drainage survey has been carried out within the area of subsidence damage to the rear of the property.

A copy of the factual site investigation report dated 28<sup>th</sup> January 2021 provides some further information.

The results of the CCTV / inspection survey to the underground drainage system to the rear left of the building are as follows:

### **Run 1 - Storm – Private ownership**

Survey abandoned at 0.8m where pipework bends down and appears to connect to an old concealed gully.

### **Run 2 - Foul – Private ownership**

Medium displaced joints noted.

The drainage contractor has recommended that the above drainage system be restored to a watertight condition by repairing the defects as follows:

### **Run 1 - Further Investigations are required:**

Arrange to excavate and replace pipework at 0.8m downstream in order to gain improved access to pipework.

Carry out a further CCTV survey downstream and provide an updated report with the survey findings.

### **Run 2:**

Carry out localised drainage repairs to include for the excavation and replacement of the rest bend to SVP1 (soil vent pipe 1) to improve access to the run for lining.

Carry out high pressure water jetting to prepare pipework for lining. Install a structural patch liner over displacement at both 1.6m and at 3.5m downstream.

The drainage contractor has estimated that the cost of the above drainage repairs is in the sum of £1,685.65 VAT included.



#### CAUSE OF DAMAGE

Following analysis of the results of the site investigation, we are now able to confirm that the cause of damage is now confirmed a clay shrinkage subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of the nearby trees to the rear of the property.

#### DISCUSSIONS

As mentioned above, the main cause of movement is associated with a **combination of vegetation owned by both the neighbours and the policy holder.**

It is most likely that stability will be regained once the vegetation has been removed or reduced and the soils have naturally rehydrated.

Once stability has been regained, it is likely that remedial works will be limited to crack repair and redecoration of the superstructure.

#### RECOMMENDATIONS

We recommend that an arboriculturalist report is to be obtained to provide advice on the vegetation management works required, and also confirm if there are any restrictions in place, regarding the removal of the implicated vegetation.

#### ATTACHMENTS

Attachments are as follows:

Site Investigation Report  
Other