



14<sup>th</sup> April 2022

129 West End Lane Management  
Flat 1  
129 West End Lane  
London  
NW6 2PE

Dear Sirs

**Your Insurance Claim at Flat 1**  
**129 West End Lane**  
**London**  
**NW6 2PE**

I write to you with regards to your ongoing subsidence claim and would like to provide you with an update. Following the recent investigations I am pleased to present our findings. A copy of the relevant report is enclosed for your review.

#### **Investigations Undertaken**

Trial pit and borehole investigations were undertaken to front and rear right corners and a CCTV survey of the drainage system in the area of damage was undertaken.

#### **Observations**

##### **TRIAL PIT(S)**

Trial Hole 1 excavated to the rear right hand corner revealed a triple stepped brick foundation founded at a depth of 1100mm below ground level which bears onto brown fine to coarse gravelly silty CLAY.

Trial Hole 2 excavated to the front right hand corner of the property, but they were unable to obtain the details of the foundation due the property being previously underpinned and the foundation extended further than the area they were able to excavate.

Roots were noted and recovered from the underside of the foundations, within Trail hole 1

TH1, 1.1m		
3 no.	Examined root: PLATANUS (Plane).	Alive, recently*.
1 no.	Although examined microscopically, this was found to be only a section of either twig, stem or sucker - NOT a root. Not identified.	

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

#### **BOREHOLE(S)**

Borehole 1 confirmed the continuation of the clay subsoil encountered within the trial pit to 3000mm. Water was encountered within the borehole at a depth of 950mm.

The borehole was terminated at 3000mm below ground level due to the acquired depth being reached. The borehole remained dry throughout the site investigation.

#### **SOIL SAMPLES**

Soil samples were retrieved from the bores, wrapped in cling film before being bagged and deposited with a testing laboratory the same day. The laboratory had instructions to test the samples to determine if there is evidence of root induced desiccation.

The following laboratory tests were carried out on soil samples retrieved from the boreholes:

#### **MOISTURE CONTENT**

**Borehole 1** in this case the lowest moisture content is 32% at a depth of 2100mm below ground level. This is more than 40% of the liquid limit of 72%. Whilst this is higher than the 40%, this can be the onset of desiccation, due to the time of year that the site investigation was completed, the vegetation would not be extracting the moisture away from the soil at this time.

#### **SHEAR VANE**

Evidence in Borehole 1 indicates maximum suction pressures of 74kPa at a depth of 2100mm below ground level.

#### **ATTERBURG LIMITS**

Results indicate that the clay subsoil can be classified as very high plasticity clay in accordance with the Casagrande chart.

#### **CCTV SURVEY**

A CCTV survey of drainage in the vicinity of damage was carried out at the time of initial site investigations.

This has shown damage to Line 2, which runs from Waste gully to the rear of the property across the rear shared garden. Whilst the leaking drains are not a factor in the movement to the property it would be prudent to repair them.

If your buildings insurance provides Accidental Damage cover the drainage repairs may form the basis of a separate claim (for accidental damage to underground drains) and a separate excess will be applicable. You will need to contact your Insurers directly to submit a new claim for your drains.

If you do not have Accidental Damage cover then you will need to organise the repairs yourself. Our contractor has quoted for the repairs and a copy of the quote is attached. You may wish to approach the contractor directly and you would be responsible for paying them. Alternatively you may wish to obtain your own quotations.

Once the drains have been repaired we would be grateful if you would inform us.

**Conclusions**

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.

**Recommendations/Actions Required**

Before we can proceed to repair we will need to identify and remove the offending vegetation, we have appointed our supplier MWA to attend and compile an arborist report to comment on surrounding vegetation.

We note the possible influence of local authority vegetation and therefore we may require a minimum of 12 months level monitoring data to show evidence of seasonal cyclical movement, once we have the arborist report, we will confirm if this is required.

The following target dates are provided as a guide and may be subject to policy considerations or circumstances outside our control. Later dates are generally dependent upon earlier dates being achieved.

<b>ACTION PLAN</b>	<b>TARGET DATES</b>
<b>Completion of Site Investigations</b>	Complete
<b>Completion of Mitigation</b>	February 2023
<b>Completion of Monitoring</b>	To Be confirmed.
<b>Start of Repairs</b>	June 2023
<b>Completion of Repairs</b>	September 2023

If you have any queries, please contact Cassie Drury [REDACTED]  
[REDACTED]

Yours sincerely,

**Scott Broker**  
**Subsidence Division**

[REDACTED]