

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Situation of Damage: Ground Floor, 49 Caversham Road, Camden, LONDON, NW5 2DR



This report is prepared on behalf of Zurich Municipal 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: 30/11/2022



INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Matt Deller BSc (Hons) MCIQB Dip CII, in accordance with our project managed service.

The claim is primarily concerned with damage to the rear addition. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The risk address is a mid-terrace property of traditional construction, built circa 1900 on a level plot. The property has been historically converted into four, self-contained flats.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	We understand that the cracking was first noted around May 2021 but was not notified to the insurance team at One Housing Group until April 2022
Subsequent action	Insurers were notified of a potential claim.
Claim notification	Insurers were notified on 10/06/2022.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the rear addition and takes the form of 3mm tapering separation down the junction with the main building.
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 will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

A site investigation is not considered necessary in this instance.

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

We consider the damage will not progress if appropriate measures are taken to remove the cause. In this instance it is likely that vegetation for which the policyholder is responsible is contributing toward the cause of damage. We recommend removal of the tree in the rear garden of number 49.

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MONITORING

A formal monitoring period is not considered necessary in this instance.

REPAIR RECOMMENDATIONS

Based on our knowledge and experience of dealing with similar claims, we envisage that the repairs will involve undertaking superstructure repairs and redecoration.

PROJECT TEAM DETAILS

Matt Deller BSc (Hons) MCIQB Dip CII - *Building Consultant Specialist Subsidence Team*
Matthew Dalton - *Claims Technician Specialist Subsidence Team*

