

Engineers Addendum Report

This Report sets out in concise terms the nature of the evidence collected and the consultant's conclusions and recommendations

Policyholder, Property & Event Details

Policyholder Name	Mr Amit Karia	Date of discovery	09/08/2022
Risk Address	16 Deerings Drive, Pinner, HA5 2NZ	Our Ref	IFS-AVI-SUB-22-0101567
		Date of relevant construction	<<Enter>> Date
Location of damage	walls of the garage and to the bedroom to the rear	Property Type	Two storey
Nature of Damage	Vertical, diagonal and stepped cracking to the walls of the areas noted above. There is also	Indicated mechanism of movement	The damage is indicative of downward and rotational movement to the right hand side, relative
Crack Widths	3 and would be classified as moderate.	BRE Classification	Category 3
Occupiers' Observations	August 2022, PH builder noticed damage to the areas noted above and recommended the PH notify their insurer as possible subsidence	Previous Relevant movement	None noted
Comments	The site investigation has confirmed that the cause of the subsidence is clay shrinkage due to the moisture demand of the vegetation in your neighbour's garden and your garden. We do not consider that there is any risk of heave damage occurring to your property following the removal of the vegetation.		

Investigation Evidence

Examination by Building Professional	<input type="checkbox"/> Yes	Ian Domigan PhD MFor Sci BSc Me CPEng (Structural) IntEng CERT CII	
Trial Hole/Bore Hole Excavations	<input type="checkbox"/> Yes	C65362G29518	Date of related SI 18.10.22
CCTV Drainage survey	<input type="checkbox"/> Yes	The drains are not implicated in the damage	Date of Drain survey 28.09.22
Soil Laboratory Testing	<input type="checkbox"/> Yes	Shrinkable soils <input type="checkbox"/> Yes Desiccated soils <input type="checkbox"/> Yes	Date of related SI 31.10.22
Root Analysis	<input type="checkbox"/> Yes	R45917 - Cupressaceae spp. include Lawson cypress, western red cedar, M	Date of related SI 11.10.22
Arboriculture Assessment	<input type="checkbox"/> Yes	SA-250316 - Remove Red Oak (T3 & T4), the Horse Chestnut (T1) and the m	Date of related SI 26.09.22
Heave Risk after tree removal	<input type="checkbox"/> No	Assessed By Ian Domigan	ian.domigan@innovation.group
Building Monitoring	<input type="checkbox"/> Yes	Crack Width <input type="checkbox"/> Level/Distortion <input type="checkbox"/> Yes	Date of related SI 0.08.22 to date
Monitoring to date confirms	25mm recovery		
Supporting Comments	All relevant investigation data has been obtained and this confirms root induced clay shrinkage		

Repair Scope

If prompt vegetation removal	Only Superstructure repairs required	Initial likely cost of repairs	£29,374.92
If NO vegetation is removed	Poss root barrier/substructure stabilisation required	Potential additional costs	£55,000
Supporting Comments	<<Enter>> Details for stabilisation if tree removal cannot be undertaken		

Conclusions & Recommendations

The property is a two storey, 5 bedroom, detached property which derives benefit from a double garage.

The site investigation has confirmed that the cause of the subsidence is clay shrinkage. The foundations are 800mm deep and bear on a very stiff orange-brown/light grey silty clay with rare gravel. The gravel is fine with adequate bearing capacity. The clay soil is desiccated to a depth of 1700mm with roots to a depth of 1700mm. The roots were identified as emanating from Cupressaceae.

The drains are damaged but these are not deemed to be having an impact on the damage noted at the property based on the tested soil characteristics, although we do recommend that the defects are repaired. The cost of the repairs cannot be accepted under the subsidence claim however, you should contact your insurers to see whether there is cover under a different peril.

Given the above factual evidence we conclude that the vegetation noted above is the cause of the damage and we require removal to arrest the current episode of subsidence. The Arborist will liaise with the local authority to request removal of the tree. In order to provide the level of evidence that will be required, we will arrange for the property to be monitored. This may take in excess of a year to obtain the necessary supporting information.