

POLICYHOLDER DETAILS	
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
POLICY INFORMATION, HISTORY & TIMESCALES	
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
Authority:	Retained
Date of construction:	Circa 1960
Date of purchase:	2002
Date of policy inception:	06 June 2002
Date damage first noticed:	30 July 2018
Date claim notified to insurers:	01 August 2018
Date of our initial inspection:	22 August 2018
Supposed cause:	Subsidence
Start date of main remedial works (est.):	November 2019
Date of claim finalisation (est.):	January 2020

INTRODUCTION

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager, Duncan Brown, in accordance with our Project Managed Service.

This report has been prepared specifically in connection with the current insurance claim and is not a structural survey. As such, this report should not be relied upon as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot, infestation or the like and does not include any part of the building that is either covered or inaccessible.

DESCRIPTION OF PROPERTY

The risk address is a 6 bedroom detached, domestic dwelling comprising mainly brick, elevations beneath a hipped and tiled roof with facing parapet walls.

The property is arranged over 2 storeys, and is believed to have been constructed in the 1960s. It has been well maintained.

There is a 2 storey splay bay window to the rear elevation. The property was extended to the left hand side prior to purchase and then again by the insured in 2006 to the front left.

TOPOGRAPHY & GENERAL LOCATION

The plot is level and the property stands in a well-established residential location.

GEOLOGY

The precise geology in the immediate area can only be established by undertaking localised site investigations. However, published geological data suggests that the property is underlain by soils London Clays. There are no records in relation superficial deposits.

Our own knowledge and experience of the area would suggest that the property sits in a location where incidences of subsidence are relatively high.

VEGETATION

The following describes the major items of vegetation that are within influencing distance of the property and could therefore be implicated in the current damage:

Type of tree	Oak	Hornbeam x 3	Wisteria	
Approx. height	18m+	10m	4m	
Approx. distance	6.5m	6m	0m	
From where	Rear bay	Front elevation	Front left hand corner	
Ownership	Policyholder	Policyholder	Policyholder	
TPO (if known)	Yes	Unknown	No	

CIRCUMSTANCES

During the course of our discussions with the policyholder, we were advised of the following circumstances which led to the claim being presented:

The property was the subject previous claim for subsidence in 2005. The property was monitored for 12 to 18 months. The damage was predominantly restricted to the rear of the property. The cause of damage was diagnosed as root induced clay shrinkage from a large oak tree positioned immediately to the rear of the property. The oak tree has a tree preservation order on it placed by Hillingdon Council.

No significant movement was recorded and there was therefore insufficient evidence to implicate the tree. As the damage was only slight cosmetic repairs were required and we understand that the policyholder subsequently accepted a cash settlement to undertake the decorations themselves.

Following the exceptionally dry summer this year the policyholder noted a sudden return of the damage and subsequently notified insurers.

DESCRIPTION OF DAMAGE

Damage is once again predominantly restricted rear right hand corner of the property. However on this occasion notable movement has occurred to the kitchen floor about the rear right hand corner.

Additionally isolated and restricted damage was noted to the front right hand bedroom. This is somewhat unusual as it is not mirrored on the reverse side of the wall on the landing.

The damage to the rear comprises stepped cracking through the external brick courses up to 2 mm in width. Internally the damage is generally less than 2 mm in width and is noted to wall ceiling junctions and about internal and external openings.

The kitchen floor slopes significantly downwards and towards the rear right hand corner with a consequential drop in work surfaces and differential movement to the Aga.

All damage has been photographically captured and can be seen in the attached Appendix 1.

CATEGORY OF CRACKING

In accordance with Table 1 of BRE Digest No.251, (as reproduced below), the cracking in the property would be described as category 2.

Category 0	Negligible	Less than 0.1mm
Category 1	Very slight	0.1-1.0mm
Category 2	Slight	1mm to 5mm
Category 3	Moderate	5mm to 15mm
Category 4	Severe	15mm to < 25mm
Category 5	Very severe	> 25mm

DISCUSSION

It is clear that the property has experienced a recent episode of subsidence movement.

The mechanism of movement is predominantly downwards and towards the rear right hand corner. Ground conditions in the area are known for their high clay content which will be the subject of volumetric changes during exceptionally dry weather. Furthermore the proximity of the large oak tree and the previous claim for the same support this opinion and significant moisture demands will be made by the roots causing shrinkage of the ground beneath the foundation.

1st floor movement within the front right hand bedroom is unusual. However we note the proximity vegetation to the front and therefore consider that this cannot be ruled out as further cause.

We now recommend that site investigations are undertaken to confirm our initial opinion as to the cause of the damage; with the required investigations consisting of:

- A trial pit and borehole to the rear of the bay at the junction with the rear elevation to pick up the foundation details of both the bay and main property and establish the condition of the bearing soils beneath the foundation.
- A remote borehole should be positioned to the left-hand side of the property away from any vegetation in order to establish and confirm a variation in ground conditions from those in closest proximity to the oak tree.
- As we consider the oak tree to be the primary cause of movement and that it is the subject of a tree preservation order significant data will need to be gathered in order to obtain approval for the order to be lifted. Therefore a programme of crack monitoring and level monitoring requires setting up. For accuracy this will require the setup of a deep date to be positioned in the rear of the garden. The program will have to last over at least one 12 month cycle.
- Following the results of the site investigations an arborist report will be required to further present evidence to the local authority for the removal of the tree preservation order

RECOMMENDATIONS

We have notified insurers of our findings and the above recommendations and await their further instructions in relation to liability. In the event of a valid claim an excess payment of £1000 will apply under the subsidence peril. Payment would not be requested until the point of repair. The cost of the investigations will be met by your insurer irrespective of any outcome.

APPENDICES

Attention is drawn to the following appendices:

Appendix 1: Photographs

Appendix 2: Site Plan

APPENDIX 2: SITE PLAN

