



2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY

Policyholder: Mr Arif Sayani

Subject Property Address:

14 Watford Road
NORTHWOOD
Middlesex
HA6 3NR

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of esure for the purpose of investigating a claim for subsidence. 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: 31/01/2023

Our Ref: 6856747

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Matthew Robinson , in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is Detached house in a suburban location on a plot that is gently sloping down from left to right. The overall layout is recorded on our site plan.

DISCOVERY OF DAMAGE

The policyholder and homeowner, Mr Arif Sayani, first discovered the damage in 20/07/2018.

The policyholder started to noticed hairline cracks around the bay window and then following a 2 week holiday they returned to find considerable cracking. The policyholder then notified insurers. Following the initial notification repairs had been completed to the property and significant cracking has returned prompting further investigation.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the front right side of the property and takes the form of external stepped cracking and interna diagonal cracks, and sloping front door.

This pattern of damage indicates a mechanism of downwards movement to the right hand side of the property.

Significance

The level of damage is severe, and is classified as category 4 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.

Onset and Progression

Mr Arif Sayani has advised that damage first commenced in July 2018.

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 INVESTIGATIONS

A site investigation will be arranged to confirm the cause of damage following the return of the cracking at the property, this site investigation was carried out to the right hand side of the front right hand bay window.

The results of the ground investigation indicate that the foundation sits 1050 below ground level, the ground make up is very stiff fragmented brown grey veined silty clay directly under the foundation continuing down to at least 5m below ground level. Roots have been found under the foundation to a depth of 3.5m and have

been identified as *Quercus* spp. also identified as Oaks. The clays in the soil are showing clear signs of desiccation.

MONITORING

We consider that level and crack width monitoring is required. This is to confirm the operation of a clay shrinkage subsidence mechanism.

Monitoring occurred from October 2018 until April 2020 and showed an initial cyclical pattern and recovery from the first stage of mitigation. Monitoring recommenced in September 2022 and has been ongoing since again showing a cyclical pattern of movement to the front right hand side of the property.

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.

RECOMMENDATIONS

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 and other private owners are responsible is contributing toward the cause of damage.

The policy holder has since removed all implicated vegetation within their boundary, recent recommendations within the arb report highlight that T2 OAK within the private third party's boundary is required to be felled and treating of the stump. This tree is subject to a tree preservation order as confirmed by London borough Hillingdon councils website.

Repair

We have not yet decided on the final type of repair required, but have produced an outline of the most likely requirements. This involves undertaking superstructure repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims. In addition the results of the Site Investigation, laboratory testing and monitoring have been taken into account.

If mitigation is achieved it is proposed that repair costs will be in the region of £35000.00 however if the vegetation remains either a root barrier or traditional underpinning will be required subject to further review and costs are likely to exceed £100,000.00.

Matthew Robinson FRqual
Building Consultant

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