

### 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	Long Term Reversions Ltd	Date of discovery	27/02/2024
Risk Address	17-20 Meadway Gardens Ruislip Middlesex HA4 7QP	Our Ref	9440113P
Location of damage	Left Hand Section of Flats (17-19)	Date of relevant construction	Unknown
Nature of Damage	Tapering vertical and raking diagonal cracking	Property Type	Residential Flats
Crack Widths	Category 2 - 1-5mm	Indicated mechanism of movement	Downward Rotational to the rear Left Hand Side
Occupiers' Observations	N/A	BRE Classification	Category 2
		Previous Relevant movement	N/A

#### Investigation Evidence

Examination by Building Professional	Yes	Ben John	Bsc (Hons) MCIQB AssocRICS
Trial Hole/Bore Hole Excavations	Yes	Geocore - Report Ref: HH/24/70996	Date of related SI 17/06/2024
CCTV Drainage survey	Yes	The drains are not implicated in the damage	Date of Drain survey 17/06/2024
Soil Laboratory Testing	Yes	Shrinkable soils Yes Desiccated soils Yes	Date of related SI 17/06/2024
Root Analysis	Yes	Geocore - Report Ref: HH/24/70996	Date of related SI 26/06/2024
Arboriculture Assessment	Yes	MWA - Report Ref: Geocore - SUB240909-15618	Date of related SI 04/11/2024
Heave Risk after tree removal	No	Assessed By Ben John	bjohn@meadowconsultants.com
Building Monitoring	Yes	Crack Width	Level/Distortion Yes Date of related SI 04/02/2025
Monitoring to date confirms	Seasonal movement of the rear left hand side of the building consistent with root induced clay shrinkage subsidence.		

#### Repair Scope

If prompt vegetation removal	Only Superstructure repairs required	Initial likely cost of repairs	£25,000
If NO vegetation is removed	Piling / Root Barrier	Potential additional costs	£95,000
Supporting Comments	Additional costs can be expected if piling / root barrier is required due to access issues.		

#### Conclusions & Recommendations

The site investigation has confirmed that the cause of the subsidence is clay shrinkage.

Trial Pit and Borehole 1 to the rear left hand corner reveals that the building in this area is founded from a 300mm concrete foundation at a depth of 500mm below ground level onto a subsoil described as firm to stiff light brown slightly sandy/gravelly CLAY with some cobbles. The borehole was terminated at 2.45m below ground level when an obstruction thought to be flint cobbles were encountered. The borehole remained dry and open upon completion. Root activity was encountered to the underside of the foundations and down to 2.4 metres below ground level.

Trial Pit and Borehole 2 to the front right-hand side reveals that the building in this area is founded from a 200mm concrete foundation at a depth of 500mm below ground level onto a subsoil described as firm to stiff light brown sandy very gravelly CLAY. The borehole was terminated at 1.55m below ground level when an obstruction thought to be flint cobbles were encountered. The borehole remained dry and open upon completion. No roots were encountered in the trial pit or borehole.

The drains of the property have been surveyed and no defects were found.

The results in Borehole 1 indicate evidence of significant clay desiccation at a depth of 600mm below ground level and the results in Borehole 2 indicate evidence of significant clay desiccation at a depth of 800mm below ground level. The depth of clay shrinkage has implied that the nearby vegetation is the prime cause of clay dehydration.

T1, T3, TG1 & TG2 were removed by the policyholder on 20th February 2026. Given the above factual evidence we conclude that the protected tree is the cause of the damage and we require its 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.

Report Prepared By

Ben John

Bsc (Hons) MCIQB AssocRICS