

Draft Claim Assessment Report

On behalf of **Aviva**

Report Date: 04 September 2018

Our Reference: IFS-AVI-SUB-18-0076236

Claim Reference: 18N602915

Policyholder: Mr Paterson

Risk Address: 29 Nicholas Way, North Wood, HA6 2TR



SITE PLAN NOT TO SCALE

This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218

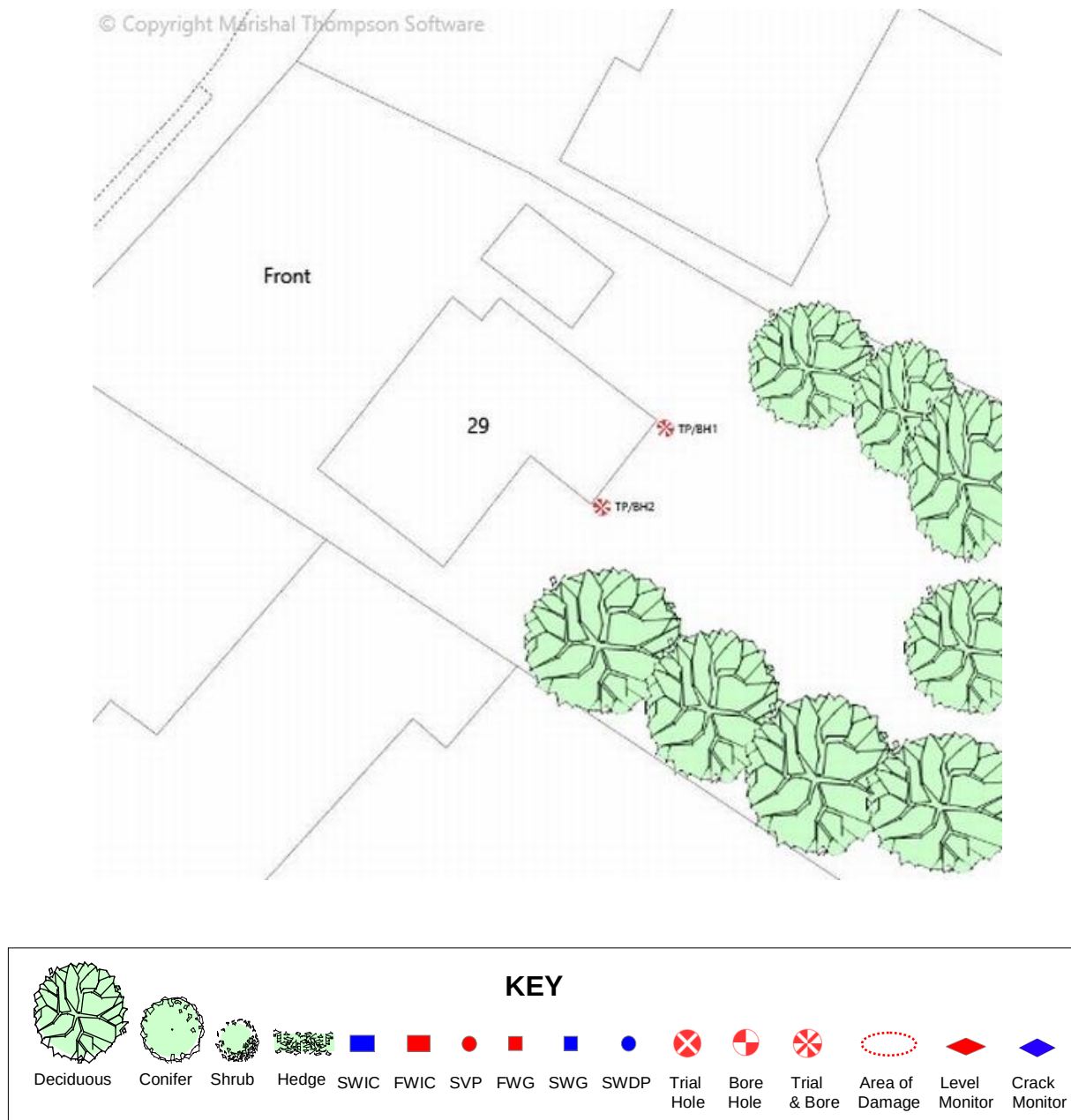


FIGURE 1 Site Plan

INTRODUCTION

We have been asked by your building Insurers to comment on suspected subsidence damage to the above property. Our report briefly describes the damage, identifies the cause and gives recommendations on the required remedial measures.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot or infestation etc.

Investigations have been carried out in accordance with the guidance issued by The Institution of Structural Engineers. All directions are given relative to an observer facing the front of the property. We have not commented on any part of the building that is covered or inaccessible.

CIRCUMSTANCES

We were met at the property by Mr Paterson who advised that approximately 2 weeks ago and following the recent installation of a new kitchen and utility room, damage was noted internally at the floor junctions and at the tile and worktop junction. On further inspection damage was also noted to the garage and to the external render to the rear addition, so insurers were made aware of the problem.

PROPERTY

The property is a two storey detached house of traditional construction with cavity brickwork walls surmounted by a hipped tile covered roof.

The property has 4 bedrooms. There is a two storey extension to the rear elevation.

HISTORY

Date of Construction	1955
Purchased	1986
Policy Inception Date	01 November 2016
Damage First Noticed	12 July 2018
Claim Notified To Insurer	16 July 2018
Date of our Inspection	02 August 2018

ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

TOPOGRAPHY

The site is level with no adverse features.

GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is unknown which overlies a Bedrock geology of Oldhaven, Blackheath, Woolwich, And Reading And Thanet Beds.

VEGETATION

The following vegetation was recorded as being within potential influencing distance of the property:-

Type	Height	Distance	Owner
Broadleaf Group	12m	5m	Policyholder

DAMAGE RELATING TO THE CLAIM

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.

INTERNALLY

INTERNAL

KITCHEN

The floor exhibited a slope towards the rear elevation.

A minor fracture was present to the bottom left hand corner through the tiles.

Cracking was present to the ceiling.

UTILITY ROOM

The floor exhibited a slope towards the rear right hand corner.

EXTERNALLY

EXTERNAL

REAR ELEVATION

EXTENSION

A vertical 10mm crack was present to the right hand rear corner, extending from ground level and diminishing with height.

A horizontal 3mm crack was present between the rear elevation windows.

A vertical 5mm crack was present to the left hand elevation rear corner, extending from ground level and diminishing with height.

DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 3 (Moderate).

Category 0	Negligible	<0.1 mm
Category 1	Very Slight	0.1 - 1mm
Category 2	Slight	>1 but < 5mm
Category 3	Moderate	>5 but < 15mm
Category 4	Severe	>15 but < 25mm
Category 5	Very Severe	>25mm

Classification of damage based on crack widths

INVESTIGATIONS

SITE EXCAVATIONS

Site investigations will shortly be undertaken by a specialist contractor.



FIGURE 03 Extension right hand elevation rear corner



FIGURE 04 Extension left hand elevation rear corner



FIGURE 05 Kitchen gap to work top

DISCUSSION

Further to our inspection of the property, we note the damage to the rear elevation extension, both internally and externally and we are of the opinion that with the diagonal aspect of the cracks, together with the fact that they increase in width with height is indicative of subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of the trees to the rear of the property.

REQUIREMENTS

At this stage insurer's liability for the damage is deferred, pending the outcome of site investigations to confirm in the first instance the foundation depth and whether they comply with the regulations in place at the time of construction.

Once our initial investigations are completed, we will confirm how your claim will progress. However if the outcome of the site investigations reaffirms that the reported damage has not occurred as a result of an insured event covered in accordance with the terms of policy cover, regrettably insurers will be unable to be of any financial assistance towards the cost of repairs on this occasion.

Ian Davies
Subsidence Specialist
Subsidence Management Services