Cunningham Lindsey

Scanning Centre, Ground Floor, Fountain Court, 12 Bruntcliffe Way, Morley LS27 0JG
Telephone 01622 608810 Facsimile 0845 4252539

Policyholder: [redacted]

Subject Property Address:

21, Crescent Road Ltd

London

N8 8AR

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of [redacted] 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: 6/2/2015

Cunningham Lindsey Ref: MNHPD/SW/7777899

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Yiu-Shan Wong BSc ACIAT C.Build E MCABE MCIOB RMaPS Cert CII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a detached house in a residential estate location on a plot that is steeply sloping, sloping generally from front to back. The overall layout is recorded on our site plan.

DISCOVERY OF DAMAGE

The policyholder and homeowner, 21 Crescent Road Ltd, first discovered the damage in Since 1992 but was not considered to be of any significance. The policyholder then advised insurers when the damage deteriorated.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the Rear LH corner of the building and takes the form of tapering diagonal cracks.

This pattern of damage indicates a mechanism of downwards movement towards the rear left corner.

Significance

The level of damage is slight, and is classified as category 2 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.

Onset and Progression

We consider that the damage has occurred over a period of time.

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 was undertaken by CET on 21st January 2015. This comprised of 3No trial pits along with a CCTV drainage survey.

The results of the ground investigation indicate that the building is built off shallow foundations sitting on a clay subsoil. Roots are present beneath the foundations and have been identified as originating from Acer trees.

MONITORING

A programme of crack width and level monitoring has been set up and regular readings will be undertaken.

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 variations in 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 is responsible is contributing toward the cause of damage.

Repair

We have not decided on the final type of repair required as our investigations have not yet been concluded. This involves undertaking superstructure strengthening, 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.

Yiu-Shan Wong BSc ACIAT C.Build E MCABE MCIOB RMaPS Cert CII
Building Consultant – Specialist Subsidence Team

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