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London & Quadrant Housing Trust
West Ham Lane Office
29-35, West Ham Lane
London
E15 4PH

Our Ref: 9354705

SITE INVESTIGATION REPORT

Date of Instruction:	20/09/2021	Action:	Information Required
Date of Contact:	20/09/2021	Handling Authority:	Retained Authority
Date of First Visit:	28/09/2021	Insurer Reference:	A3215
Date of Report:	24/02/2022	Policy Number:	A3215

Name of Insured: 5 Oakfield Road
Address of Insured: London & Quadrant Housing Association, 29-35 West Ham Lane, LONDON, E15 4PH
Situation of Damage: 5 Oakfield Road, LONDON, N4 4NH



CLAIM DETAILS

VAT STATUS OF INSURED: Standard rated

USAGE OF BUILDING: Residential

DATE OF PURCHASE: Unknown

ZONE(S) OF DAMAGE: rear extension

DATE(S) OF DISCOVERY: 13 September 2021

DATE OF NOTIFICATION: 20/09/2021

POLICY INCEPTION: 31/03/2002

APPLICATION OF ABI AGREEMENT: Not applicable - non domestic policy

SUPPOSED CAUSE(S): Root exacerbated clay shrinkage subsidence

RESERVE FOR INSURERS: £12,275.00 thus:

PAYMENT RECOMMENDED: £Nil

ESTIMATED MAXIMUM LOSS: £50,000.00

SUM INSURED: Nil

COST SUMMARY

ITEM	DESCRIPTION	PREVIOUS PAYMENT(S)	PAYMENT RECOMMENDED	BALANCE OF RESERVE	SUM INSURED
1	Sedgwick International UK Fees	£1,554.00	£Nil	£2,275.00	-
2	Superstructure Repairs	£Nil	£Nil	£10,000.00	-
3	Site Investigation	£Nil	£Nil	£Nil	-
4	Arboricultural Advice	£Nil	£Nil	£Nil	-
		£1,554.00	£Nil	£12,275.00	

ENGINEERING SUMMARY

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Carol Whiteside-Law BA(Hons) PGDip Surv, in accordance with our project managed service.

The claim is primarily concerned with damage to single storey extension. All references to the property are as observed facing the front of the building.

SITE INVESTIGATION

A site investigation was carried out on 25th November 2021. A trial pit was dug down to 5m and soil and root samples were taken for analysis.

The soils were identified as orange-brown silty clay with a top layer of made ground using medium compacted silty sandy clay with brick pieces.

There was an abundance of roots which were found to be from the Acer species which included Sycamore and Maple.

The drains to the rear were surveyed using CCTV. Roots were found in the pipework of runs 1 & 3. There is also damage to runs 4 & 5.

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.

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 RECOMMENDATIONS

We have not decided on the final type of repair required as our investigations have not yet been concluded. However, they will likely involve undertaking superstructure repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims.

INSURANCE SUMMARY

POLICY LIABILITY

In view of our opinion on cause a liability arises under the terms of the policy.

THIRD PARTY ASPECTS

CONTRIBUTION

Contents insurer	Other insurer(s)	Warrantor(s)	Neighbour(s)
No	No	No	No

ABI Change of Insurer Agreement

The ABI Change of Insurer agreement does not apply as the policy is not domestic.

Comments

There are no Third Party contribution issues to consider

RECOVERY

Builder/Designer	Purchase surveyor	Public authority	Neighbour(s)
No	No	No	To be determined

Comments

We are satisfied that there is no opportunity for a successful recovery on this occasion.

FINANCIAL SUMMARY**RESERVE FOR INSURERS**

The reserve is based on superstructure repairs and is as itemised under the Cost Summary shown on page 2.
The total reserve is £12,275.00.

ESTIMATED MAXIMUM LOSS

We currently recommend an Estimated Maximum Loss of £50,000.00.

Basis: underpinning rear of the property

We expect there to be a 5% chance of this happening.

INTERIM PAYMENT

Please note, our interim fee was raised previously.

CLAIM PAYMENTS			
Payment Amount	Payee	Invoice No	Excess Deducted
£Nil			

CLAIM SUMMARY**PRESENT POSITION**

The Site Investigation report has confirmed that the damage to the property is being caused by clay shrinkage subsidence due to the Policyholder-owned trees in the rear garden on the property.

There is also as section of defective drainage that requires repair. Please could you confirm if we may proceed with instructing CET Structures Ltd to undertake the work.

ACTION PLAN

The following target dates may be subject to policy liability considerations and to circumstances beyond our control. Later dates are generally dependent on earlier dates being achieved.

ACTION	TARGET DATE
Issue of Investigation Report	November 2021
End of Mitigation	April 2022
Start of repairs	June 2022
Anticipated finalisation	September 2022

INSTRUCTIONS REQUIRED

Please could you confirm if you would like us to proceed with instructing CET Structures Ltd to undertake the necessary drainage repairs?

Further to this, please could you arrange for the trees in the rear garden to be removed, per the attached plan?

PROJECT TEAM DETAILS

Carol Whiteside-Law FRQual - *Building Consultant Specialist Subsidence Team*

Grace Clayton - *Claims Technician Specialist Subsidence Team*

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