

**INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT**

Name of Insured: Mr T Mustafa

Address of Insured: 732 Lordship Lane, LONDON, N22 5JN

Situation of Damage: 75 Upper Tollington Park, LONDON, N4 4DD



This report is prepared on behalf of Allianz Insurance Plc for the purpose of investigating an insurance claim. 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: 04/10/2022

Out Ref: 9605609



**INTRODUCTION**

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The technical aspects of this claim are being overseen by our Building Consultant Vicki Baxter , in accordance with our project managed service.

The claim is primarily concerned with damage to the Rear right hand corner of rear projection. A site investigation has been undertaken to confirm the cause of damage and identify mitigation measures that are required.

**DESCRIPTION OF BUILDING AND SITE**

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The subject property is a Mid terrace house constructed in 1900, in a urban on a plot that is level.

**DISCOVERY AND NOTIFICATION**

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| Circumstances of Discovery | The tenants initially notified the freeholder of issues with doors and windows in October 2021.                                              |
| Subsequent action          | The doors and windows were eased and adjusted but damage has worsened and cracking is now visible so a claim has been submitted to insurers. |
| Claim notification         | Insurers were notified on 19/07/2022.                                                                                                        |

**NATURE AND EXTENT OF DAMAGE**

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| Description and Mechanism | The main area of damage is to the rear and right-hand corner pf the rear projection and takes the form of Tapered cracking to the rear projection on all floors.                                                 |
| Significance              | The level of damage is moderate, and is classified as category 3 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings..                                                                |
| Onset and Progression     | We consider that the crack damage has occurred recently, but that distortions are historic. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter. |

**SITE INVESTIGATION**

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The site investigation has been undertaken by CET Ltd on 30 August 2022 and for precise details of the results please refer to the attached Site Investigation report.

The contractor was instructed to excavate a trial hole to the rear projection of the property. The trial hole extended to a depth of 1m and established that the rear projection of the property has a 350mm thick concrete and brick rubble foundation founded 700mm below ground level bearing upon a suspected made ground of stiff, orange/brown/grey silty clay.

A hand augered borehole was sunk to a depth of 2.2m, the underlying subsoil was firm orange/brown silty clay which remain consistent to 1.5m where it changed to a stiff orange/brown slightly stained silty clay which remained consistent to 2m where it changed to a very stiff orange/brown clay consistent top 2.2m where the borehole was abandoned as it was too dense to hand auger. Laboratory testing has shown that the clay content of the soil to be of a medium to high plasticity.

Roots of 1.5mm diameter were noted in the borehole to a depth of 1.7m. The root was analysed and found to originate from Prunus and is likely to emanate from trees within a neighbouring property.

#### **CAUSE OF DAMAGE**

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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**

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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 adjoining private Third Party is responsible is contributing toward the cause of damage.

One of the neighbours has already removed a tree within their garden, however there are other trees within the vicinity which need to be identified to assess whether they have also been implicated in the damage. Our mitigation team will be instructed to obtain an Arboricultural Report and to liaise with the relevant parties to secure removal of the vegetation if necessary.

The CCTV survey of the drains to the rear of the property highlighted some defects to the drains.

As there is subsidence related damage to the rear of the property, we recommend drainage repairs are undertaken, which once complete, will also assist with mitigation of the third-party vegetation.

#### **REPAIR RECOMMENDATIONS**

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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 strengthening, repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims.

#### **PROJECT TEAM DETAILS**

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