

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Southern Land Securities Limited: C/O Together Property Management

Address of Insured: PO Box 907, ALTRINCHAM, Cheshire, WA15 5PH

Situation of Damage: Flat 10, 38 Colney Hatch Lane, LONDON, N10 1DU



This report is prepared on behalf of Covea 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: 09/05/2023

Out Ref: 9646135

INTRODUCTION

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

The claim is primarily concerned with damage to Flat 10's Rear Projection. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Conversion to flat/s constructed in 1900, in a main road on a plot that is level.

Flat 10 is a basement/Ground floor flat with a rear projection which is a later addition, the lease holder is unsure when the addition was added as this was prior to purchase.

Flat 2 is directly above with the same rear projection and is also affected however only external assessed.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery The lease holder first noticed cracks to the kitchen ceiling/wall junction

Subsequent action Matter reported to insurer

Claim notification Insurers were notified on 09/09/2022.

REPORTS BY OTHERS

None.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism The main area of damage is to Flat 10's Rear Projection and takes the form of Internal & External Structural Cracking

The following areas are affected:

- Kitchen: Slight cracking to ceiling & wall junction mainly where rear projection joins the main building.
- External: Wall separation to both left & right sides and is getting wider the higher it gets where the rear projection joins the main building.

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 damage has occurred recently. It is likely that movement is progressive.

SITE INVESTIGATION

The site investigation was undertaken by CET Ltd on the 25th of January 2023.

Trial pit / borehole excavation No.1

The trial pit / borehole was undertaken to the rear left corner of the property. The trial pit was dug to 800mm. We can confirm that the foundations extend to 600mm below ground level. A borehole excavation was completed at 1.3m to confirm the make-up of the soil at depth.

The soil from ground level down to 300mm was found to be a made ground. The made-up ground consisted of medium compact dark brown gravelly silty clay with brick and concrete fragments and roots to 3mm.

300mm to 600mm the soil is made ground consisting of firm mid brown-orange silty clay with partings of orange silt and fine sand with roots to 2mm.

600mm to 800mm the soil is made ground consisting of stiff mid brown-orange silty clay with partings of orange silt and fine sand and stone nodules with roots to 2mm.

A borehole excavation was completed to confirm the make-up of the soil at depth 1300mm.

The borehole excavation 0.9m to 1.3m show Stiff brown silty clay with partings of orange and brown silt and fine sand with stone nodules and claystone deposits.

We can confirm that the roots extend down well below the underside of the foundations of the property.

Laboratory tests

The lab-based tests show the ground to be desiccated at all readings 0.6m & 1m.

Depth of foundations	Liquid limit (LL)	LL x 0.4	Moisture Content	Differences
0.6	83	33.2	35	1.8
1	82	32.8	29	-3.8

The root samples tested show that the roots as far down as 800mm below ground level are alive and that they belong to nearby vegetation:

Salix spp.

Salix spp. are willows.

Summary

The site investigation results have confirmed our initial diagnosis - damage to the property has occurred because of clay shrinkage subsidence, triggered by the moisture demands of the nearby vegetation.

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

An arboricultural report will be required to confirm the extent of vegetation removal needed in order to stabilise the property. The vegetation that is likely to need removing is to the rear of the property and further investigation's will be required.

MONITORING

Level & Crack Monitoring commenced 23/02/2023. We will continue to monitor until mitigation complete and the property has shown adequate recovery.

REPAIR RECOMMENDATIONS

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

PROJECT TEAM DETAILS

Stephen Robertson | - *Building Consultant Specialist Subsidence Team*

Natalie White - *Claims Technician Specialist Subsidence Team*

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