



2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY
01924 428691

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Photo1

This report is prepared on behalf of [REDACTED] 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.

Name of Insured:

[REDACTED]

Address of Insured:

35 Upper Tollington Park, LONDON, N4 3EJ

Situation of Damage:

35 Upper Tollington Park, LONDON, N4 3EJ

Date: 22/02/2023

Out Ref: 9633062

INTRODUCTION

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

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

DESCRIPTION OF BUILDING AND SITE

The subject property is a Mid terrace house constructed in 1880, in a main road on a plot that is level.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	PH noticed cracks appearing on bay
Subsequent action	Lilac tree to be removed from front garden
Claim notification	Insurers were notified on 23/08/2022.

REPORTS BY OTHERS

None.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the bay window and takes the form of Cracks noted on either side of bay window at top. Cracks noted in cil and rendered brickwork below. Damage to crazy paving also noted due to root damage
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 recently. It is likely that movement is progressive.

SITE INVESTIGATION

A site investigation is not considered necessary in this instance. Geological data indicates that the underlying geology in the area is clay.

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.

SIGNIFICANT VEGETATION

Lilac tree located in front garden.

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.

MONITORING

We do not consider that monitoring is required.

REPAIR RECOMMENDATIONS

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

PROJECT TEAM DETAILS

Hakan Nuhi FRQual - *Building Consultant Subsidence Team*

Claire Dearing - *Claims Technician Subsidence Team*

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