



Policyholder: Mr Martin Ford & Dr Bettina Hohnen

Subject Property Address:

84
Talbot Road
LONDON
N6 4RA

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

Sedgwick International UK
Registered in England No. 159031
Registered Office: 30 Fenchurch Street, London EC3M 3BD

This report is prepared on behalf of John Lewis & Partners Home Insurance 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: 19/11/2025

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant James Springall , in accordance with our Project Managed Service.

1.1. Description of building

The main property is a Semi-detached house constructed circa 1900 in a residential estate location on a plot that is considered generally to be gently sloping down. The property has a two storey rear projection to the rear right.

The property also has a single storey extension attached to the back of the two storey rear projection which is the primary subject of the claim.

There is a beech tree in the garden towards the rear left which has been confirmed to be in Conservation Area

There are other trees in the rear garden.

There are Third Party trees and vegetation nearby including a birch tree to the rear, wisteria and an oak to the rear right.

There is a rainwater pipe to the rear left corner of the two storey projection.

1.2. Discover of damage

The policyholder and homeowner, Mr Martin Ford & Dr Bettina Hohnen first discovered the damage in July 2025. In 2018 cracks were noted in the rear extension and were monitored by the current Insurers. There was no movement. The claim was closed and the Insured decorated. In 2024 some minor cracks appeared in the extension that have become worse in the summer of 2025. The Insured contacted Insurers.

1.3. Nature and extent of damage

Description and Mechanism: The main area of damage is to the Rear single storey extension – diagonal cracks up to 15mm in width. This pattern of cracking indicates a mechanism of downward foundation movement towards the rear left of the single storey rear extension.

- i. Significance: The BRE Digest 251 - Assessment of damage is 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.
- ii. Onset and Progression: Mr Martin Ford & Dr Bettina Hohnen has advised that damage first commenced in July 2025. We consider that the damage has occurred recently..

It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

2. SITE INVESTIGATIONS

Site Investigations have been completed and identified defects which have been approved for repairs.

3. MONITORING

We have received Satellite Monitoring. Level monitoring may be arranged to confirm the extent of movement if a tree application is needed.

4. CONCLUSIONS

4.1. Cause of Subsidence

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.

4.2. Recommendations**4.2.1 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 and third parties is responsible is contributing toward the cause of damage. Policyholder drainage is also implicated in the site investigations.

We are awaiting confirmation from PRI Ltd as to whether any applications are needed for the vegetation removal.

4.2.2 Repair:

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.

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

Externally

- Rear extension.

Internally

- Rear extension.

On behalf of Sedgwick International UK

James Springall
Building Consultant

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