

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Aviva 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: 07/04/2026

Out Ref: 10828336

Name of Insured: Mr Sasan Azari & Mr Sasan Azari

Address of Insured: 10 Rosebery Road, LONDON, N10 2LH

Situation of Damage: 10 Rosebery Road, LONDON, N10 2LH



INTRODUCTION

The technical aspects of this claim are being overseen by the appointed Building Consultant, Joanne Frain, in accordance with Sedgwick’s project managed service.

The claim is concerned with damage affecting the front bay window and associated internal areas. All references to orientation are made facing the front elevation of the property.

DESCRIPTION OF BUILDING AND SITE

The subject property is a semi-detached residential dwelling understood to have been constructed in the 1930s. The building is of traditional masonry construction with a projecting front bay window. The property is situated on a main road and occupies a level plot.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	Policyholder noticed the corner of bay window had a crack appearing horizontally at the base, and vertically - the dining room there is a crack in the bottom, about 5mm
Subsequent action	The damage was monitored by the policyholder and subsequently reported to insurers.
Claim notification	Insurers were notified on 18/08/2025.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The principal damage affects the front bay window structure and associated internal finishes. Damage presents predominantly as tapered cracking to external masonry and corresponding internal cracking.
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 will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

Two site investigations have been undertaken at the property by Auger Solutions in order to assess below-ground conditions, foundation construction, and potential contributory factors to the observed damage. The investigations were carried out on separate dates and included the excavation of trial pits adjacent to the front bay area:

First Site Investigation

The first site investigation was undertaken on 29/10/2025. A trial pit (TH1) was excavated adjacent to the front bay window in the agreed area of concern.

The excavation successfully exposed the building foundations, allowing confirmation of foundation depth and bearing stratum.

The foundations were observed to comprise traditional mass concrete strip footings bearing directly onto natural clay subsoil. The base of the foundations was identified at approximately 0.9–1.0 metres below external ground level. No evidence of structural abnormality, such as stepped footings or underpinning, was identified within the limits of the excavation.

Soil samples recovered from the excavation identified brown silty clay extending below foundation level. Laboratory testing classified the clay as high to very high plasticity (NHBC High VCP), indicating susceptibility to volume change in response to moisture variation. Moisture contents were found to be relatively consistent with depth, and no pronounced desiccation profile was identified at formation level.

Root sampling undertaken as part of the investigation identified only small-diameter roots, primarily fine and fibrous in nature. Roots were predominantly located above or around foundation level, with no significant root mass identified below foundation bearing depth.

Second Site Investigation

A further site investigation was undertaken in February 2026 to supplement the earlier findings and obtain additional soil and root data. A second trial pit was excavated in broadly the same frontage zone, close to the front bay window but adjusted to suit access constraints and service locations.

During this excavation, the foundations were again exposed and observed to be traditional mass concrete strip foundations bearing directly onto clay subsoil at a similar depth to that recorded during the first investigation. The foundation depth and form were therefore considered consistent across both investigations, confirming shallow foundations typical of the period of construction.

The excavation was undertaken under constrained conditions due to the presence of a below-ground power cable encased in concrete, which restricted full lateral exposure of the foundation wall and footing in places. Despite this, the formation level was located and confirmed. No obvious voiding or loss of bearing was observed within the exposed areas.

Additional soil samples were recovered and tested. Results again confirmed brown silty clay classified as high to very high plasticity, with no significant variation in soil type or characteristics compared with the earlier investigation. Moisture contents remained broadly consistent and did not demonstrate a clear or progressive desiccation gradient beneath foundation level.

Further root identification was undertaken. As with the first investigation, only limited numbers of very small-diameter roots were recovered. Root identifications were mixed, with some samples noted as potentially alive and others dead or unreliable due to sample size. No significant root structures were identified at or below foundation bearing level.

The two site investigations confirmed that the property is founded on shallow mass concrete strip foundations bearing directly onto high plasticity clay. Soil conditions beneath the property are susceptible to volume change; however, the investigations did not identify evidence of significant root intrusion or desiccation at foundation formation level. Foundation depth and form were found to be consistent across both trial pits, and no evidence of foundation failure was observed within the limits of excavation.

CAUSE OF DAMAGE

Based on the information presently available, the precise cause of movement has not yet been conclusively established.

While ground conditions beneath the property are susceptible to volume change, the investigations to date have not demonstrated sufficient root presence, depth, or moisture extraction evidence to conclusively attribute the movement to vegetation-related clay desiccation.

Other potential contributory factors, including foundation characteristics and drainage influence, have not been fully excluded. The cause of damage therefore remains under review.

MITIGATION

At this stage, no irreversible mitigation measures have been implemented. Vegetation removal or alteration has not been progressed pending further technical review by arborist following second site investigation and confirmation of the movement mechanism.

MONITORING

In view of the uncertainties regarding causation and to ensure repairs are not undertaken while movement may be ongoing, a period of monitoring is proposed.

Monitoring is intended to establish whether movement is ongoing, seasonal, or stable and will be used to inform the timing and specification of any permanent repair works. Monitoring is not intended to retrospectively determine original cause.

REPAIR RECOMMENDATIONS

The final repair strategy has not yet been determined, as investigations remain ongoing and stability has not yet been confirmed.

An assessment visit by a contractor has been arranged to review the damage and prepare an outline schedule of works for planning purposes only. No permanent repair works will be authorised until the cause of movement has been satisfactorily addressed and the property is confirmed to be stable.

It is anticipated that any eventual repairs may involve superstructure strengthening, masonry repairs and redecoration, subject to confirmation of stability and final technical agreement.

Likely Affected Areas

Externally

- Front elevation, including bay window masonry
- Front driveway (where affected by movement)

Internally

- Front lounge
- Principal bedroom above the bay

PROJECT TEAM DETAILS

Jo Frain FRqual - *Building Consultant Specialist Subsidence Team*

Irene Broadbent CertCII - *Claims Technician Specialist Subsidence Team*

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