



Subsidence Scanning Centre, 2 The Boulevard, City West Office Park, Gelderd Road, Leeds, LS12 6NY

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Nat West Insurance Services 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: 09/01/2026

Out Ref: 10846165

Name of Insured: Mr Michael Rosen & Ms Emma Williams

Address of Insured: 19 Wellfield Avenue, LONDON, N10 2EA

Situation of Damage: 19 Wellfield Avenue, LONDON, N10 2EA

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Daniel Medina MCIOB AssocRICS BSc (Hons) Cert CILA, in accordance with our project managed service.

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

DESCRIPTION OF BUILDING AND SITE

The subject property is a End terrace house constructed in 1907, in a residential estate on a plot that is level.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	Customer noticed cracks appearing
Subsequent action	Customer notified insurers 5-9-25
Claim notification	Insurers were notified on 05/09/2025.

REPORTS BY OTHERS

None.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage takes the form of; Ground Floor - crack damage below and adjacent to the front bay - right hand reception room In the left hand through reception room crack damage of the left hand party wall In the dining area crack damage to the right hand side of rear door Kitchen and utility rooms crack above the entrance door heads Stairwell - minor cracks to the walls First Floor - bathroom and WC - cracks above the entrance door heads Ground Floor - crack damage below and adjacent to the front bay - right hand reception room In the left hand through reception room crack damage of the left hand party wall In the dining area crack damage to the right hand side of rear door Kitchen and utility rooms crack above the entrance door heads Stairwell - minor cracks to the walls First Floor - bathroom and WC - cracks above the entrance door heads
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 will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

Site investigations were undertaken by CET Property Ltd on 1st December 2025 and comprised the excavation of a single trial pit extended by hand augured borehole.

Trial pit 01/borehole 01 was excavated adjacent to the rear left corner of the bay, within the area of damage, and this revealed a brick/clinker foundation with an overall founding depth of 850mm below ground level. The founding subsoil is described as Stiff, orange-brown, silty CLAY with chalk nodules and flint with numerous roots up to 1.5mm in diameter observed beneath the foundations. The clay subsoil extended throughout the borehole to a depth of 3.3m, becoming stiff from 1.1m. The borehole was dry and open on completion – noted as too dense to hand auger with no roots observed beneath 1.5m.

The subsoil samples retrieved from borehole 01 was sent to a laboratory for analysis. This has revealed that the clay subsoil is of high plasticity index, meaning that the subsoil is very susceptible to movement due to shrinkage and swelling with variations in moisture content. This is to say that if moisture is withdrawn from the subsoil, for example due to the action of roots, then shrinkage, i.e. a volumetric reduction will occur. Analysis of the subsoil moisture content, in-situ shear strength and soil suction profiles indicate that the subsoil has a moisture deficit at approximately 0.85m below ground level. This indicates that the subsoil has been affected by shrinkage due to the action of the roots found at this depth.

The roots samples retrieved from beneath the bay foundations were sent to a laboratory for analysis and have been identified as Cupressaceae – which include Lawson cypress, western red cedar, Monterey cypress, Leyland cypress and junipers. The roots clearly emanate from the various trees growing close to the right hand side of the property owned by the third-party.

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 variations in 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 private owners and the Local Authority are responsible is contributing toward the cause of damage..

MONITORING

Not required at present.

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

Daniel Medina MCIQB AssocRICS BSc (Hons) Cert CILA - *Building Consultant Specialist Subsidence Team*
Susan Boylan - *Claims Technician Specialist Subsidence Team*

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