

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Ms Kati Kay

Address of Insured: 14a Sheldon Avenue, LONDON, N6 4JT

Situation of Damage: 14a Sheldon Avenue, LONDON, N6 4JT



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: 02/05/2026

Out Ref: 10933486

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Paul Good BA (Hons), ACII, Adv Dip CILA, BDMA (Ins) Tech, in accordance with our project managed service.

The claim is primarily concerned with damage to the front porch only. There is no apparent or reported damage affecting the main building. Site record details are attached and all references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Detached house constructed in the 1920's, in a residential estate on a plot that is level.

To avoid repetition in this respect, please refer to the details of our initial report, dated 23 12 2025.

SIGNIFICANT VEGETATION

Our initial survey and report refers to both policy holder and private third party vegetations, also referring to a local authority street tree to the front of the risk address and neighbour to the left hand side.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	The policy holder noticed cracking to the porch.
Subsequent action	The policy holder notified insurers of the damage.
Claim notification	Insurers were notified on 21/11/2025.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the front of site and takes the form of Stepped tapered cracking internally and externally to the front porch.
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

Site investigations were instructed via CET, and a copy of their factual report is enclosed for ease of reference.

The investigation comprised the excavation of a trial pit (TP1) with an associated borehole (BH1), sited to the front left-hand side of the porch. The trial pit confirmed that the structure is founded at a depth of approximately 1100mm below external ground level, comprising a brick foundation approximately 200 mm in thickness, bearing onto a concrete footing extending to a depth of circa 900 mm.

The soil encountered at foundation level was described as stiff orange-brown silty clay, which forms the founding stratum beneath the porch. Fine roots, typically 1mm in diameter, were observed extending down to the underside of the foundations, confirming vegetation interaction within the foundation influence zone.

The associated borehole was advanced to a depth of 5.0 m below ground level, at which point it was terminated. On completion, the borehole remained open with a standing water level recorded at approximately 4.8 m below ground level. No roots were observed at depth within the borehole, indicating that vegetation influence is confined to the shallow clay profile.

Laboratory testing undertaken on samples recovered from the borehole confirmed that the clay exhibits high plasticity, with Plasticity Index values consistent with a shrink–swell susceptible cohesive soil. Moisture and suction testing indicates that the clay is desiccated from approximately 2.0 m depth, which is characteristic of a clay shrinkage mechanism rather than ground softening from saturation.

A CCTV survey of the drainage network was also undertaken as part of the investigation. The survey identified defects within drainage runs located in the area of concern, including root ingress and pipe defects. These defects represent potential contributors to ground moisture variation and, as such, the recommended drainage repairs should be accepted under the claim as part of the overall mitigation strategy.

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 policyholder, other private owners and the Local Authority are responsible is contributing toward the cause of damage.

Drain repairs within the zone of damage are also warranted under the claim.

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

Tom Curtis

On behalf of,

Paul Good BA (Hons), ACII, Adv Dip CILA, BDMA (Ins) Tech - *Building Consultant Subsidence Team*

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