

TECHNICAL REPORT ON A SUBSIDENCE CLAIM

Crawford Reference: SU2000002

**94 Stapleton Hall Road Ltd
Flat 1, 94 Stapleton Hall Road
London, N4 4QA**



Prepared for

**Aviva - Commercial
Commercial Claims Dept., Northfield House, 110-114 Baxter Avenue, Southend On Sea, SS2 6FF**

Claim Reference 9080926

SUBSIDENCE CLAIM

DATE 5 February 2020

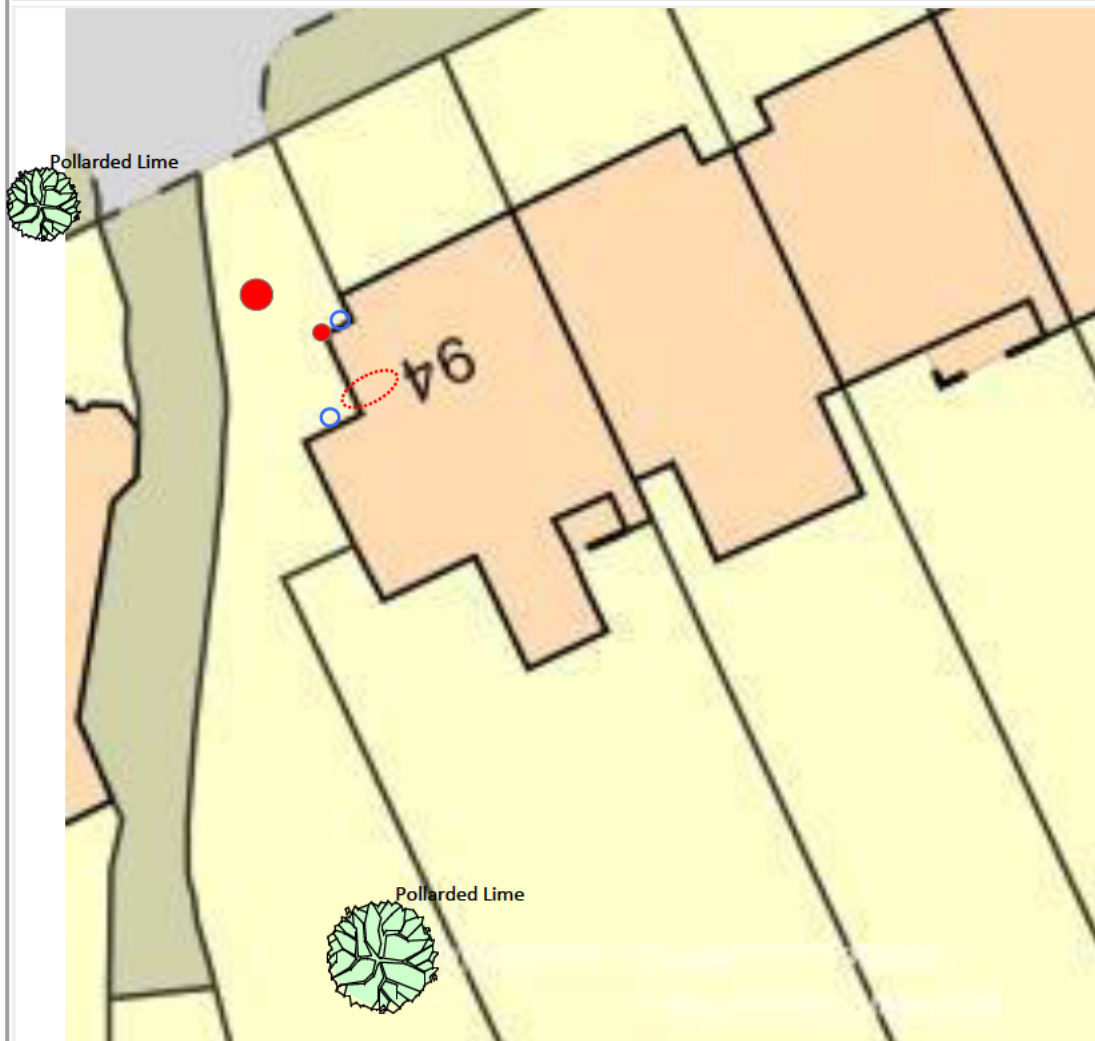


**Crawford Claims Solutions – Subsidence
Cartwright House, Tottle Road,
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Tel: 01923 471755
Fax: 0121 200 0309**

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Site Plan**This plan is Not to Scale**

This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right of way. Position of utilities is only indicative and contractors must satisfy themselves regarding actual location before commencing works.



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Key:

	Tree: Deciduous		Tree: Conifer		Shrub
	Hedge		Area of Damage		Bore Hole
	Trial Hole		Trial & Bore Hole		Level Monitoring
	Rain Water Manhole		Rain Water Gulley		Rain Water Pipe
	Waste Water Manhole		Waste Water Gulley		Toilet Pipe
	Rain Water Drain		Waste Water Drain		Electricity Cable
	Water Supply Pipe		Gas Supply Pipe		Incoming Gas Pipe
	Incoming Water		Incoming Electrics		

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INTRODUCTION

We have been asked by Aviva - Commercial to comment on movement that has taken place to the above property. We are required to briefly describe the damage, establish a likely cause and list any remedial measures that may be needed.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, timber rot or infestation etc.

The report is made on behalf of Crawford & Company and by receiving the report and acting on it, the client - or any third party relying on it - accepts that no individual is personally liable in contract, tort or breach of Statutory duty. Where works address repairs **that are not covered** by the insurance policy we recommend that you seek professional advice on the repair methodology and whether the works will involve the Construction (Design & Management) Regulations 2015. Compliance with these Regulations is compulsory; failure to do so may result in prosecution. We have not taken account of the regulations and you must take appropriate advice.

We have not commented on any part of the building that is covered or inaccessible.

TECHNICAL CIRCUMSTANCES

The tenant in Flat 1 noticed her front door started sticking in September 2019 but then eased. Some minor cracks appeared around the ceiling perimeter in the hall and the fine crack above the kitchen door worsened and a new parallel crack appeared. She notified the Managing Agents who submitted a possible claim.

PROPERTY

Three storey large semi-detached of traditional construction with brick walls surmounted by a hipped, tiled roof. The property has been divided into flats in the past and we were inspecting damage to Flat 1 which is on the lower ground floor.

HISTORY & TIMESCALE

Date of Construction	c.1930s
Purchased	Various
Policy Inception Date.....	12/01/2019
Damage First Noticed	09/12/2019
Claim Notified to Insurer.....	02/01/2020
Date of our Inspection.....	21/01/2020
Issue of Report.....	05/02/2020

TOPOGRAPHY

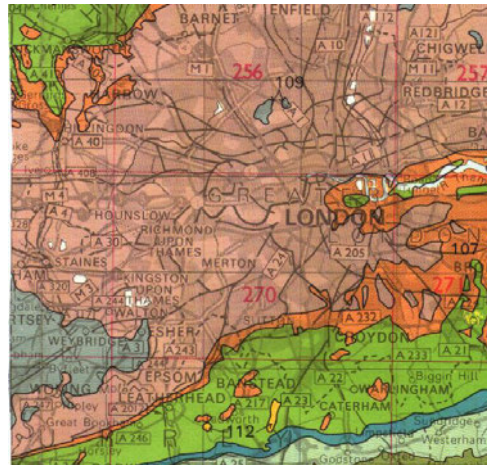
The property occupies a reasonably level site which slopes gently down to the rear.

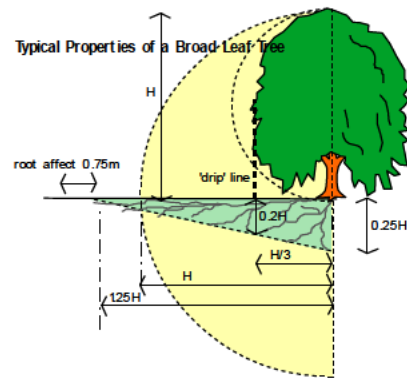
GEOLOGY

Reference to the 1:625,000 scale British Geological Survey Map (solid edition) OS Tile number TQNW suggests the underlying geology to be London Clay.

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The solid geology appears to outcrop in this location, although we cannot rule out the presence of superficial deposits at shallow depth.





Typical proportions of a Lime tree, showing the potential root zone.

Lime roots can be moderately deep on clay soils. They have a life expectancy > 100 years and both old and young trees withstand quite heavy pruning and crown thinning.

Older trees frequently develop shoots around the base of the trunk. They are vulnerable to aphid attack that produces sticky exudates of honeydew.

OBSERVATIONS

The area of damage is the right flank wall.

The following is an abbreviated description. Photographs accompanying this report illustrate the nature and extent of the problem.

INTERNAL



Hall - wall/ceiling cracking



Hall - crack above kitchen door

Flat 1 Hall

Front entrance door (on right flank wall) did start to stick last September 2019 but then eased.

Fine cracks between hall walls and ceiling (flank and kitchen internal wall).

Crack above door to kitchen (off hall)

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Kitchen

Crack above door to kitchen. This was hairline but worsened slightly in September 2019. A new crack also appeared adjacent to this, also very minor.

EXTERNAL

Laser line (green) shows level brickwork externally

None. We ran a laser level on the front section of the flank wall in the area of damage and it was remarkably level for a property of this age.

CATEGORY

In structural terms the damage falls into Category 1 of Table 1, Building Research Establishment⁶ Digest 251, which describes it as "very slight".

Category 0	"negligible"	< 0.1mm
Category 1	"very slight"	0.1 - 1mm
Category 2	"slight"	>1 but < 5mm
Category 3	"moderate"	>5 but < 15mm
Category 4	"severe"	>15 but < 25mm
Category 5	"very severe"	>25 mm

Extract from Table 1, B.R.E. Digest 251
Classification of damage based on crack widths.

⁶ Building Research Establishment, Garston, Watford. Tel: 01923.674040

DISCUSSION

The pattern and nature of the damage is indicative of normal seasonal movements associated with shallow foundations on a clay subsoil, typical of much of the older housing stock in London built on the London Clay. There is possibly also an element of thermal movement given the westerly aspect of this elevation. Masonry expands and contracts with changes in temperature, so expansion will tend to cause cracks in the perpendicular wall (ie above the kitchen door).

We do not consider this as subsidence per se. Subsidence in London Clay is normally caused by trees extracting moisture from beneath the footings in the summer months. In this instance, the Council street trees are regularly pollarded to restrict their moisture demand and the closest tree is 12m away and only 8m high. As such, it is outside the normal zone of influence. Likewise, leaking drainage rarely affects impermeable clays like the London Clay. There is a rainwater pipe close to the back door but the cyclical nature of the damage (albeit very slight) does not indicate this is a factor.

Finally, we note that there is no indication from the laser level of any ground movement in the external brickwork.

RECOMMENDATIONS

Further investigation of the damage is beyond our brief which is to determine if the cause is due to subsidence or other events covered by the insurance policy. The damage is minor and can be addressed during the course of routine decoration.

In the unlikely event it should return and worsen in a subsequent summer, then Insurers should be re-notified.

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5 February 2020

PHOTOGRAPHS



Pollarded tree in garden at rear



Pollarded Council Lime Tree



Kitchen - two cracks above door to hall



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