

ADDENDUM TECHNICAL REPORT
Retained

DATE OF ISSUE:	28-9-26
OUR REFERENCE NO:	72230964
YOUR REFERENCE NO:	BRM100012084
Midas Midas Underwriting Ltd Elizabeth House 116-118 Hollywood Road Belfast BT4 1NU	8 Haslemere Road Crouch End Haringey London N8 9QX



POLICYHOLDER DETAILS	
Policyholder Home tel.:	
Policyholder Work tel.:	Not Advised
Policyholder Mobile tel.:	
VAT status	Please select...
POLICY INFORMATION, HISTORY & TIMESCALES	
Policy number:	10414MI0000397
Policy wording:	
Authority:	Retained
Date of construction:	1800 - 1900
Date of purchase:	
Date of policy inception:	21 June 2023
Date damage first noticed:	1 March 2024
Date claim notified to insurers:	22 May 2024
Date of our initial inspection:	14 August 2024
Supposed cause:	Subsidence

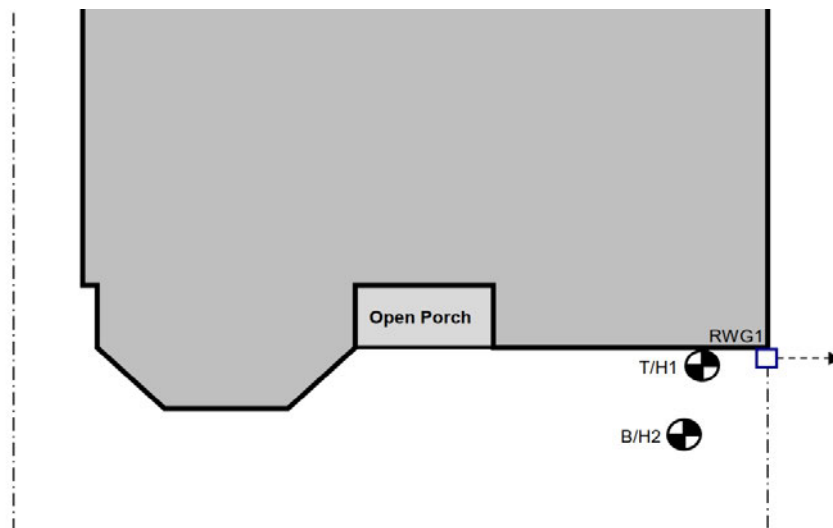
SUMMARY

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager, William Underwood MCIOB, BDMA Ins Tech in accordance with our Project Managed Service.

We refer to previous correspondence in respect of the above from which insurers will be aware that we are dealing with subsidence damage affecting the risk address which is a 6-bedroom, semidetached, domestic dwelling comprising mainly brick elevations beneath a pitched slated, tiled roof.

The property is arranged over 3 storeys and is believed to have been constructed circa 1880. Early indications were that the most likely cause of damage is the drying out and shrinkage of the underlying clay soils exacerbated by the moisture extracted by the roots of nearby vegetation. Site investigations have now been completed, and we would report further as follows:

SITE INVESTIGATIONS



Drainage Repair Company (DRC) were commissioned to carry out the site investigation which took place 16/10/2024.

They were asked to carry out a trial pit and borehole to the front bay window, close to the area of concern and also the Third-Party vegetation located to the right of the property at number 10 Haslemere Road, which may be implicated in the ground movement.

DRC successfully exposed the foundations and performed the bore hole as requested. At 0.7 m down, they came to a hard stop due to the cellar structure beneath the property.

DRC then decided to reposition back a further 1.5 m into the front garden, in order to re-attempt the borehole.

There was also a BH3 dug in the rear garden for comparison.

Soil analysis has confirmed that soils within the area of damage are high-very high plasticity soils with desiccation to the soils recorded throughout the borehole. The control borehole found soils of medium-high plasticity with some parts of desiccation, not to the same extent as within the area of damage.

Root Analysis found Acer roots within borehole 2

RWG1 located within the area of damage has failed the water pressure testing, and defects have been found within run 1 in direct proximity to the area of damage. Run 1 appears to be located on the land of the adjoining property, and is therefore repairs will require permission from the neighbour. While we note defects within the drainage in proximity, it does not appear that the drainage is of influence at the property.

As the drainage defect could not fall as a part of this claim due to location the repair has been carried out privately confirmed May 2026



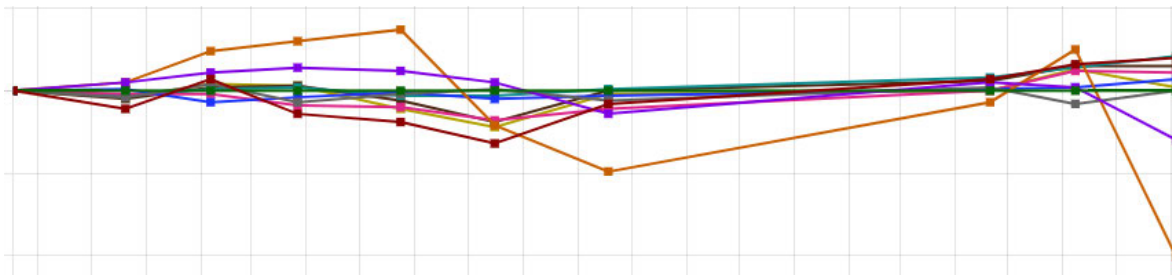
MWA, with the evidence available have recommended the following:

Tree No.	Species	Ht (m)	Dia (mm)	Crown Spread (m)	Dist. to building (m)	Age Classification	Ownership
TG1	Sycamore x 2	18 *	1000 *	14	16 *	Younger than Property	Third Party 6 Haslemere Road N8 9QX
Management history		Subject to past management/pruning. Attributed to previous subsidence claim 25 years ago and subject to tree preservation orders.					
Recommendation		Remove pending the results of a site investigation and evidence of seasonal movement from level monitoring data.					

MONITORING

The latest level monitoring dated 4th August 2026 has shown that point 3 (rhs of the bay) has seen a significant downward movement since the previous reading in June with a 12.6mm downward movement recorded.

This timing of movement is typical for soils that are influenced by nearby vegetation.



CAUSE OF DAMAGE

Having regard to the evidence obtained, namely the presence of soil desiccation and the cyclical nature of the movement recorded, it is concluded that vegetation is the most probable cause of the damage. The available evidence further suggests that the primary influence is likely to be the third-party-owned sycamore trees located nearby, which are protected under a Tree Preservation Order (TPO).

DISCUSSIONS

Given the strong evidence that the movement is attributable to the influence of nearby vegetation, insurers will seek to implement an appropriate risk mitigation strategy. In this instance, the preferred approach would be to follow the recommendations of the consulting arborist, namely the removal of two sycamore trees that are currently protected by Tree Preservation Orders (TPOs).

We recognise the complexities and potential challenges associated with obtaining consent for the removal of protected trees and have therefore considered alternative remedial options.



Whilst the installation of a root barrier has not been discounted entirely, its viability would be dependent upon overcoming a number of significant design and engineering constraints. Consequently, this option has not been progressed further at the present time.

The preferred engineering solution is currently considered to be traditional underpinning of the property. Further intrusive investigations would be required to determine the scope of any stabilisation scheme and, in particular, whether internal load-bearing walls would also require support as part of the works.

No further detailed investigations have been undertaken at this stage to establish the full extent and complexity of a stabilisation scheme. However, based on comparable projects involving similar property types and circumstances, the anticipated cost of such works is likely to be in the region of £70,000 to £85,000.

Based on the preliminary assessment of the internal damage reported, the cost of superstructure repairs is currently estimated to be approximately £23,000.