

ADDENDUM TECHNICAL REPORT

Retained

DATE OF ISSUE:	7 th December 2024
OUR REFERENCE NO:	72230964
YOUR REFERENCE NO:	BRM100012084
Midas Midas Underwriting Ltd Elizabeth House 116-118 Holywood Road Belfast BT4 1NU	 8 Haslemere Road London N8 9QX



POLICYHOLDER DETAILS	
Policyholder Home tel.:	Not Advised
Policyholder Work tel.:	Not Advised
Policyholder Mobile tel.:	
VAT status	Not Registered
POLICY INFORMATION, HISTORY & TIMESCALES	
Policy number:	10414MI0000397
Policy wording:	Midas Underwriting
Authority:	Retained
Date of construction:	1800 – 1900
Date of purchase:	C.1998
Date of policy inception:	21/06/2023
Date damage first noticed:	01/03/2024
Date claim notified to insurers:	22/05/2024
Date of our initial inspection:	14/08/2024
Supposed cause:	Subsidence



SUMMARY

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager, Hakan Nuhi BSc (Hons) 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, however they were unsuccessful and hit compact material. At this point it was discovered that a number of services run beneath the area in the ground and therefore DRC were unable to continue.

The recommendation is that we locate another section/area to the front/Side of the property free of any services to allow us to dig down further to collate the data required to progress the claim.

We are liaising directly with DRC who are intending to return to site within the next 3 weeks once a clear and suitable area around the property has been established.

We have received the arborist report recommending that the neighbours 2 x Sycamore trees are to be removed pending the results of the investigation results and monitoring. These trees are covered by Tree Preservation Orders which the neighbours will need to be made aware before they remove them.

MONITORING

A period of bi-monthly monitoring has been set up for approximately 12 months by our contractor My Home Needs (MHN). To date only one visit has taken place which was to install the initial monitoring pins, and TBM and therefore no data is currently available until the next visit.



The next set of readings are due to be taken week commencing 9th of December at which point we will have some understanding of how much the property moving and at what points the movement is taking place.

Our further advice will follow.

CAUSE OF DAMAGE

Due to the difficulty in penetrating the ground below a meter, we are currently unable to provide any further data or information on the cause of damage until the new investigation takes place.

Once the investigation has taken place, we will provide further update.

The data will hopefully provide us with tangible information which will aid us to make a decision on what is the main influential factor of movement to the property is.

DISCUSSIONS

At this stage we are unable to provide comments in relation to any future course of action however, it is likely that the Third-Party tree, which is located within an influential distance to the property, is the likely cause of movement.

Should this be the case, we will engage in direct discussions with the Third-Party owner to discuss the best course of action to avoid any further damage to the policyholder's property.

If the above assumed cause is the is most likely, then stability will be regained once the vegetation has been removed or reduced and the soils have naturally rehydrated. Once stability has been regained, it is likely that remedial works will be limited to crack repair and redecoration of the superstructure.

RECOMMENDATIONS

At this stage, based on the information above, we are unable to provide recommendations until the further investigations on site have been carried out.

ACTION PLAN

Please note the following action plan lists estimated dates based on experience of such claims and is subject to change, and is mostly reliant on the cooperation of any 3rd parties, if involved and instructions from insurers:

KEY STAGE	TARGET DATE
Site investigations	December 24/ January 25
Identification of Cause	February 2025
Removal of Cause	TBC
Monitoring Complete	Winter 2025
Building Work Commenced	Winter 2025
Anticipated Completion of Claim	Winter 2025

**NEXT ACTIONS**

We await further investigation results and will update Insures again.

ATTACHMENTS

Attachments are as follows:

Site Investigation & arborist Reports