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INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: 103 Upper Tollington Park RTM Company Li

Address of Insured: c/o Davies & Davies Estate Age, 85 Stroud Green Road, London, N4 3EG

Situation of Damage: Flats A&B, 103 Upper Tollington Park, Stroud Green, Stoke Newington, LONDON, N4 4ND



This report is prepared on behalf of NFU Mutual Insurance Society 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: 29/02/2024

Out Ref: 10017158

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Matin Abdul BSc(Hons) MCIQB AssocRICS, in accordance with our project managed service.

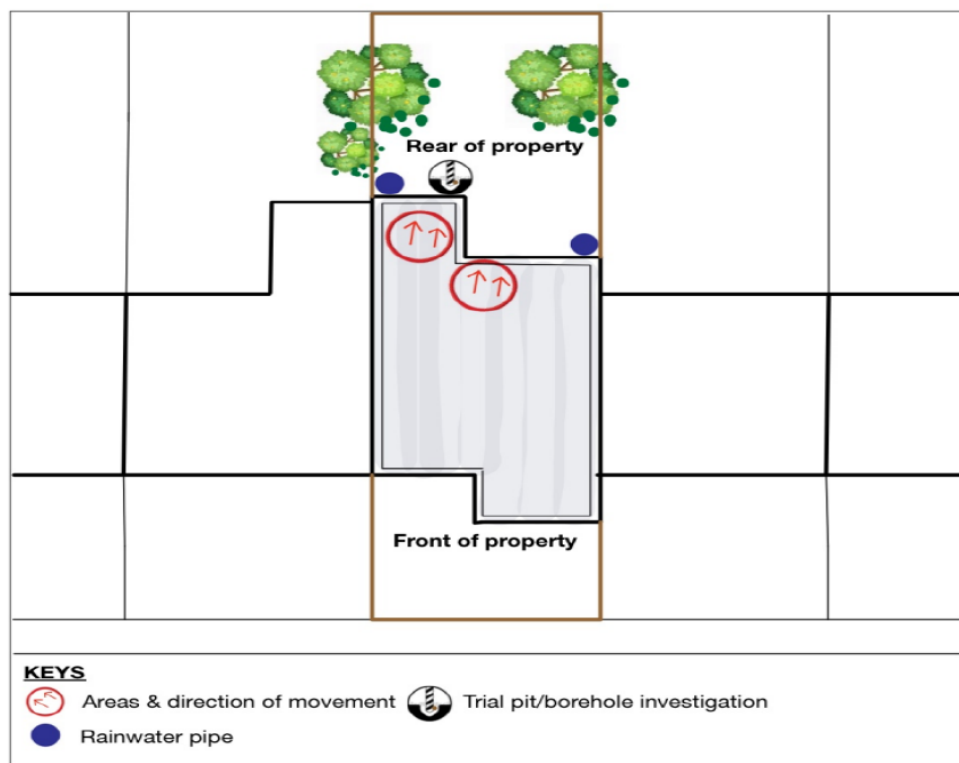
The claim is primarily concerned with damage to the rear of the property. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Conversion to flat/s constructed in 1900, in a residential estate on a plot that is level.

SIGNIFICANT VEGETATION

Some vegetations noted to rear of property as shown on site plan.



DISCOVERY AND NOTIFICATION

Circumstances of Discovery	Damage noted by owner of ground floor and basement floor flats and gradually getting worse. Previous subsidence in 2012 where a single tree was removed in rear garden and property was repaired.
Subsequent action	Matter reported to insurer.
Claim notification	Insurers were notified on 24/10/2023.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the rear of the property and takes the form of Structural cracks internal.
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

Reference to the geological survey map shows the anticipated subsoil as London Clay Formation (Clay, silt and Sand).

The site investigation was arranged to confirm the cause of damage and provide evidence of tree root nuisance. This investigation has been undertaken by CET Ltd on 14th December 2023. For precise details of the trial pit and borehole location, together with test results, please refer to the attached CET 'Site Investigation Factual Report'.

A trial pit was excavated to the depth of 0.60m to the rear elevation, which revealed a brick concrete foundation to a depth of 0.40m bearing upon firm clay, which is classified as being shrinkable. A borehole was sunk within the trial pit to a depth of 5.00m and confirmed firm clay (0.60m – 0.90m) stiff clay (0.90m – 2.00m) and very stiff clay (2.00m – 5.00m). The borehole was noted as being dry and open upon completion with no tree roots observed below 2.00m.

In-situ testing was undertaken and a shear vane reading of 67 (Kpa) was measured at the underside of the foundation (0.40m), with further readings of 140 (Kpa) (which is the maximum reading for this type of vane tester) also measured at 0.50m intervals between 2.00m and 5.00m. This would indicate that the soil conditions at these levels are dry and very stiff.

Roots between 1mm and 3mm in diameter were noted at the underside of the foundations (0.40m) and within the borehole down to the depth of 2.00m. These roots were analysed and found to be alive and originate from Fraxinus spp.

Such roots are considered to originate from the vegetation located within proximity to the rear elevation.

A CCTV drainage survey was undertaken to the drains located within close proximity to the property and zone of damage. The survey revealed a Condition Grade B (cracks and fractures observed) and confirms localised repairs are recommended to the private drains including patch liner repairs and excavation and replacement of the rest bend to the rainwater downpipe.

The survey has also revealed structural defects to run 1, which appears to be shared and therefore the responsibility of the local water authority. The contractor has recommended a further survey following the completion of repairs so that the condition of the remaining pipework can be assessed.

We would recommend that localised drainage repairs be undertaken and for CET to be appointed to carry out the repairs.

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 and / or the neighbouring property is responsible for, is likely contributing toward the cause of damage.

An arborist report will now be obtained to assist with this.

As outlined above the site investigations incorporated a CCTV drainage survey and localised defects were identified. The drainage repairs / report have been sent to Insurers for them to consider covering costs for repairs as part of this claim.

Sedgwick will also notify the local water authority regarding the suspected structural defects noted within the site investigation to the shared run located within proximity to the rear elevation, which the survey has confirmed is likely to be a shared run and so would be under the responsibility of the water authority to re-survey and confirm if the pipework is considered operationally fit for purpose.

MONITORING

Crack width and level monitoring have been instructed and readings are to be taken at eight week intervals.

Monitoring was set up on the 31st January 2024 and further updates will be provided once we receive the relevant data from the contractor and have carried out a review of the readings.

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 strengthening, repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims.

PROJECT TEAM DETAILS

BSc(Hons) MCIQB AssocRICS - *Building Consultant Specialist Subsidence Team*

Andrew Peck - *Claims Technician Specialist Subsidence Team*

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