



Internal Reference: **BCS/1/453185**

Your Reference: **CH20218895**

Technical Appraisal Report

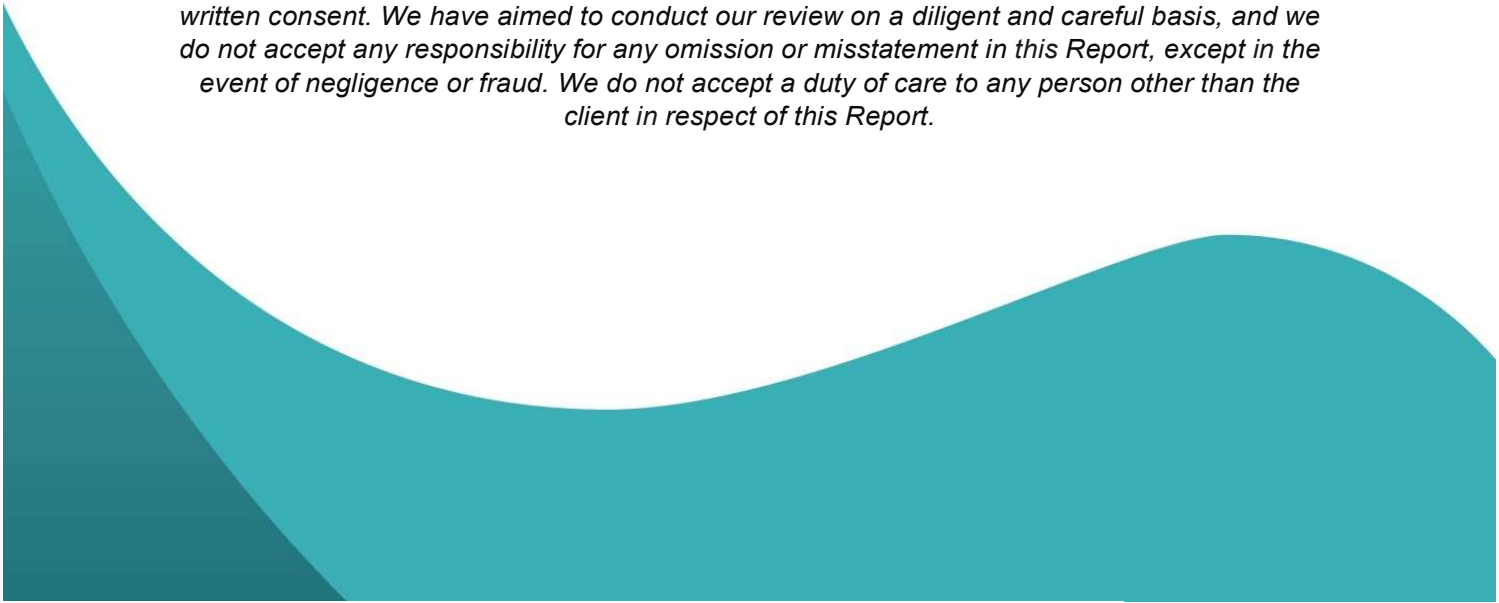
Mr Duncan Feveyear
20 Pinetree Gardens,
Waterlooville,
Hampshire. PO8 8AE

Reported Peril: Subsidence

Delegated Authority

Date of Report: 01 March 2022

The contents of this Report are private and confidential. This Report is for the exclusive use of the client and is not to be relied on by or made available to any other party without our prior written consent. We have aimed to conduct our review on a diligent and careful basis, and we do not accept any responsibility for any omission or misstatement in this Report, except in the event of negligence or fraud. We do not accept a duty of care to any person other than the client in respect of this Report.

A decorative graphic at the bottom of the page consisting of several overlapping, wavy shapes in various shades of teal and blue, creating a modern, abstract look.

Introduction

Following receipt of the instruction on 30th April 2021, a visit was conducted at the risk address on 7th May 2021.

We were informed that the policyholder had recently discovered hairline cracking in the lounge, kitchen, bedrooms one and three. The conservatory floor was also reported as 'sinking'. The cracking appears to open in the summer and close in the winter.

Underwriting

Claims History

Your policyholder has advised us of no previous claims in the last 5 years.

Building Details

The risk address is a 1960's 4-bedroom, 2 storey detached house of solid masonry construction type with a dual pitched roof. The condition of the property is considered to be good. The property has a side conservatory that was in place prior to purchase and forms part of the subject of the claim.

Site Details

The property is located in a residential area, on a level site, with a Northeast facing frontage.

Vegetation

The following vegetation was noted on site:

Oak Tree	Height: 20m	Distance: 10m
Owned by: Third-Party		
Conservation area: No	Preservation order: Yes	
Oak Tree	Height: 20m	Distance: 4.5m
Owned by: Third-Party		
Conservation area: No	Preservation order: Yes	
Oak Tree	Height: 15m	Distance: 9m
Owned by: Third-Party		
Conservation area: No	Preservation order: Yes	
Hawthorn	Height: 6m	Distance: 3m
Owned by: Third-Party		
Conservation area: No	Preservation order: No	

Occupancy/Ownership

Your customer has lived at the risk address as owner/occupier since 2014. We have reviewed the pre-purchase survey which did not identify potential issues prior to purchase.

Other Features/Hazards

No adverse features were noted at our site visit.

Discovery

The minor cracking and additional damage was discovered by Mr Duncan Feveyer on 30 April 2021.

Damage

Internal Rooms

Kitchen (Kitchen/Diner) – Ground Floor

Width: 5.6m

Height: 2.3m

Length: 3.29m

Room floor damage: No damage to flooring

Room wall damage: Cracking to ceiling walls junction.

Room ceiling damage: Cracking to ceiling/wall junction.

Other significant damage: None

BRE 251 category: 1

Left Side – conservatory/covered passageway – Ground Floor

Width: 2.81m

Height: 2m

Length: 6.83m

Room floor damage: None

Room wall damage: Cracking to ceiling walls junction.

Room ceiling damage: Cracking to ceiling walls junction.

Other significant damage: None

BRE 251 category: 1

Lounge – Ground Floor

Width: 5.6m

Height: 2.3m

Length: 3.29m

Room floor damage: No damage to flooring

Room wall damage: Cracking to ceiling walls junction, left wall and bay window.

Room ceiling damage: Cracking to ceiling/wall junction.

Other significant damage: None

Rear left bathroom – first floor

Width: 5.6m

Height: 2.3m

Length: 3.29m

Room floor damage: No damage to flooring

Room wall damage: Cracking to ceiling walls junction, crack above and below window.

Room ceiling damage: Cracking to ceiling/wall junction.

Other significant damage: None

Front left bedroom – first floor

Width: 5.6m

Height: 2.3m

Length: 3.29m

Room floor damage: No damage to flooring

Room wall damage: Cracking to ceiling walls junction.

Room ceiling damage: Cracking to ceiling/wall junction.

Other significant damage: None

External Areas

Elevation (External areas) – External

Width: 6m

Height: 6m

Length: (not applicable)

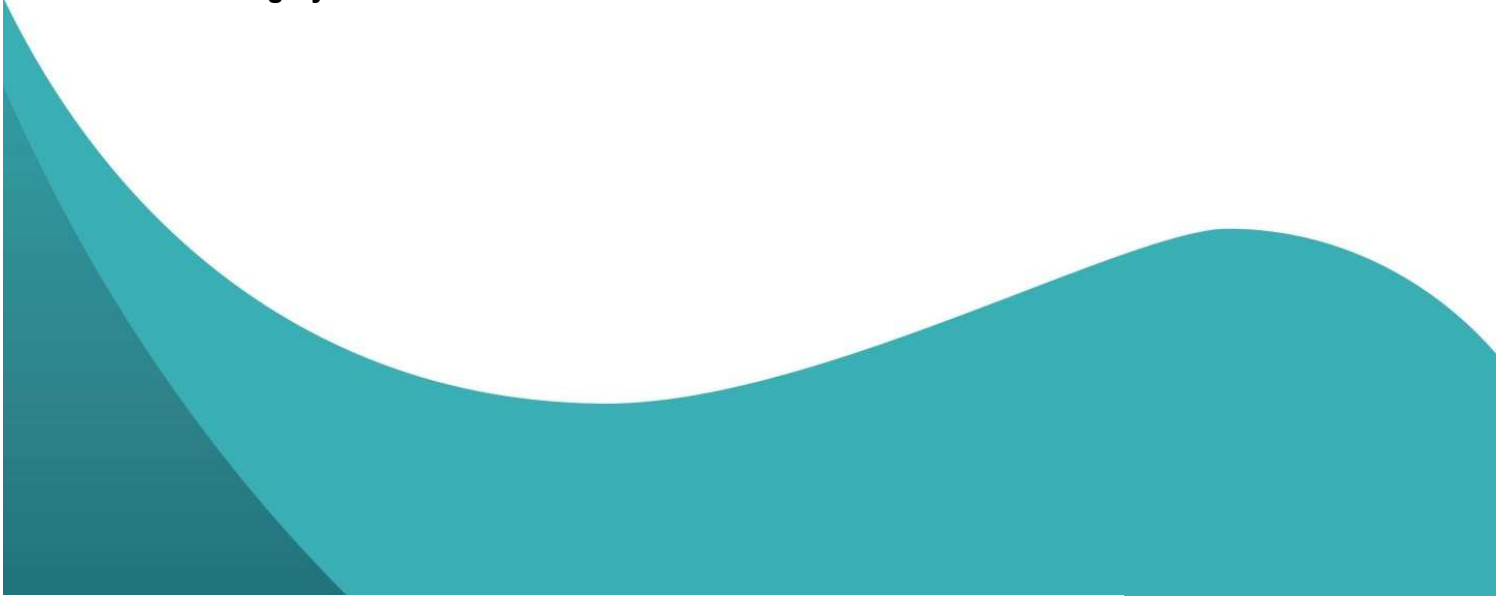
Room floor damage: Previous repair to block paved path caused by repair works to mains water pipe in 2015. No additional damage has been caused

Room wall damage: Minor hairline cracking to brickwork on external wall of side passage.

Room ceiling damage: None

Other significant damage: None

BRE 251 category: 2.



Subsequent actions

In order to confirm if there was any ongoing subsidence movement, we instructed a program of level monitoring and following a review of the initial readings by the Technical Expert it was confirmed that upward movement was showing to the left side of the property suggestive of trees influencing the supporting subsoils. As a result, we instructed Site Investigations via Fastrack Ltd and our Site Investigation interpretation is as follows which was undertaken on the 10th of June 2021:-

Trial pit / Borehole one (Rear left-hand corner)

The investigation revealed a concrete strip foundation 0.35m thick bearing at 1.15m depth below ground level with hairline to 2mm width roots retrieved at underside of foundation level, which is bearing on to a silty sandy clay.

The roots were identified as belonging to the family 'Quercus' more commonly known as Oak.

The borehole as terminated at 2.94m depth below ground level due to an obstruction. Standing water was noted at 1m depth and a water strike was encountered at 1.5m depth below ground level.

Soil analysis shows a high to very high plasticity clay content with desiccation confirmed at the underside of the foundation and the possibility of desiccation at further depth to a soil classed with high to very high volume change potential, becoming stiff to very stiff.

Trial pit / Borehole two (Front of the main house)

The investigation revealed a concrete strip foundation 500mm thick to the main dwelling bearing at 1.15m depth below ground level. It also revealed the conservatory has a 300mm thick concrete foundation founded at 0.35m depth. Both foundations bear on to a silty sandy clay, as per Trial pit Borehole 1. Hairline to 2mm width roots were retrieved at 0.35m & 1.5m depth.

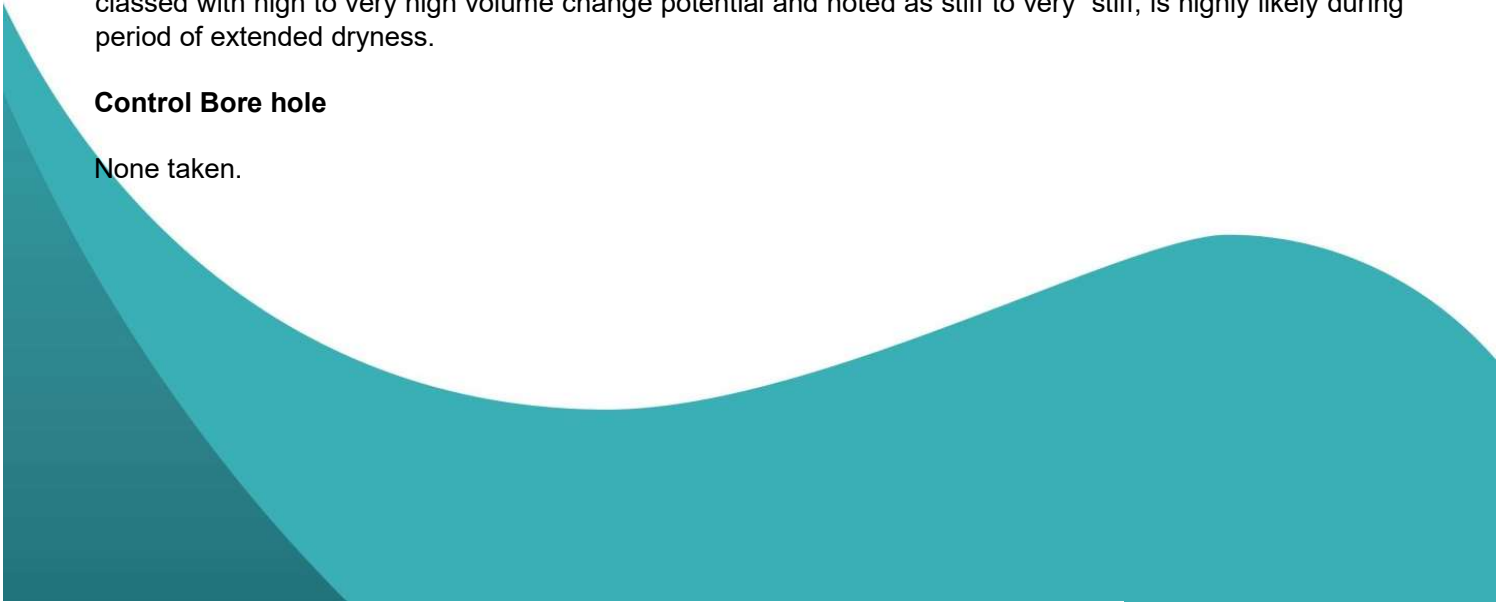
The roots were identified as belonging to the family 'Quercus' more commonly known as Oak but also possibly from the family 'Castanea', more commonly known as Sweet Chestnut. Other roots retrieved were too juvenile for identification.

The borehole was terminated at 2.78m due to an obstruction . Standing water was noted at 2.1m depth.

Soil analysis shows a high to very high plasticity clay content at foundation underside. Although no desiccation has been established at the time of the investigation, the possibility of desiccation to a soil classed with high to very high volume change potential and noted as stiff to very stiff, is highly likely during period of extended dryness.

Control Bore hole

None taken.



CCTV

The drainage survey revealed defects and root ingress to Run 1 being located to the rear left hand corner of the property, upstream from MH1 to the soil vent pipe (SVP) and close to the location of Trial pit Borehole 1. Run 1 is a private foul sewer.

Runs 3 & 4 to the front left corner revealed fine deposits, which could not be surveyed beyond. Runs 3 & 4 are private sewers. Run 3 is a storm sewer, whilst Run 4 is a foul sewer. Jetting to clear and re-surveying is recommended to establish if any defects are present.

Run 2, located to the rear is a shared sewer across the rear of the property but revealed no defects.

It was noted that RWPG2 to the front left corner of the conservatory open discharged below ground, rather than being connected to any of the system.

Monitoring

Level monitoring has shown seasonal, movement to the left side of the main house and left side conservatory

Cause of damage

The site investigation has confirmed that the foundation of the left conservatory/side entrance and left side is root induced clay shrinkage subsidence.

