

31 Hollybank Road, W. Sussex, PO10 7UE
Lloyds Banking Group

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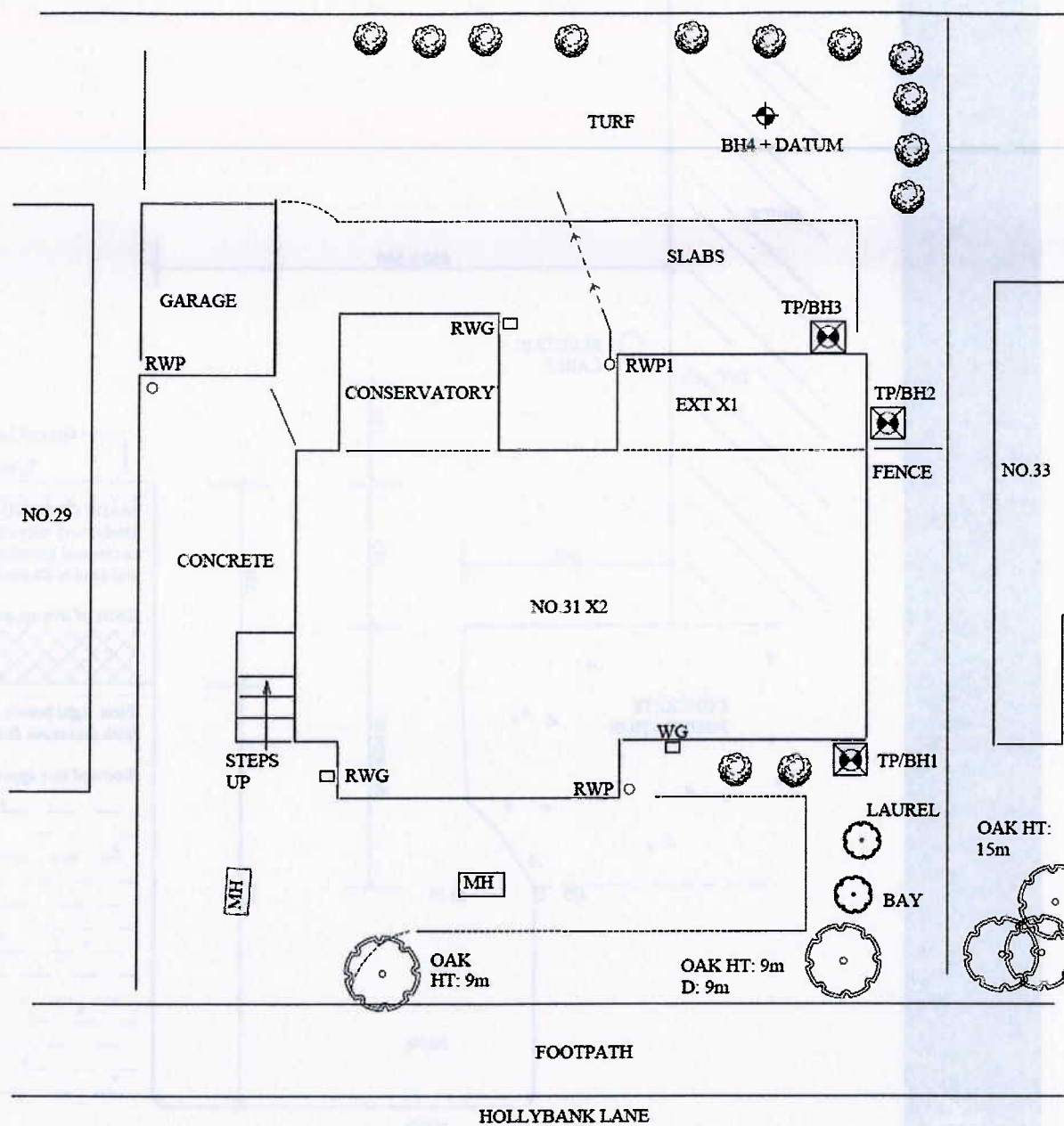
for Lloyds Banking Group

31 Hollybank Road, W. Sussex, PO10 7UE

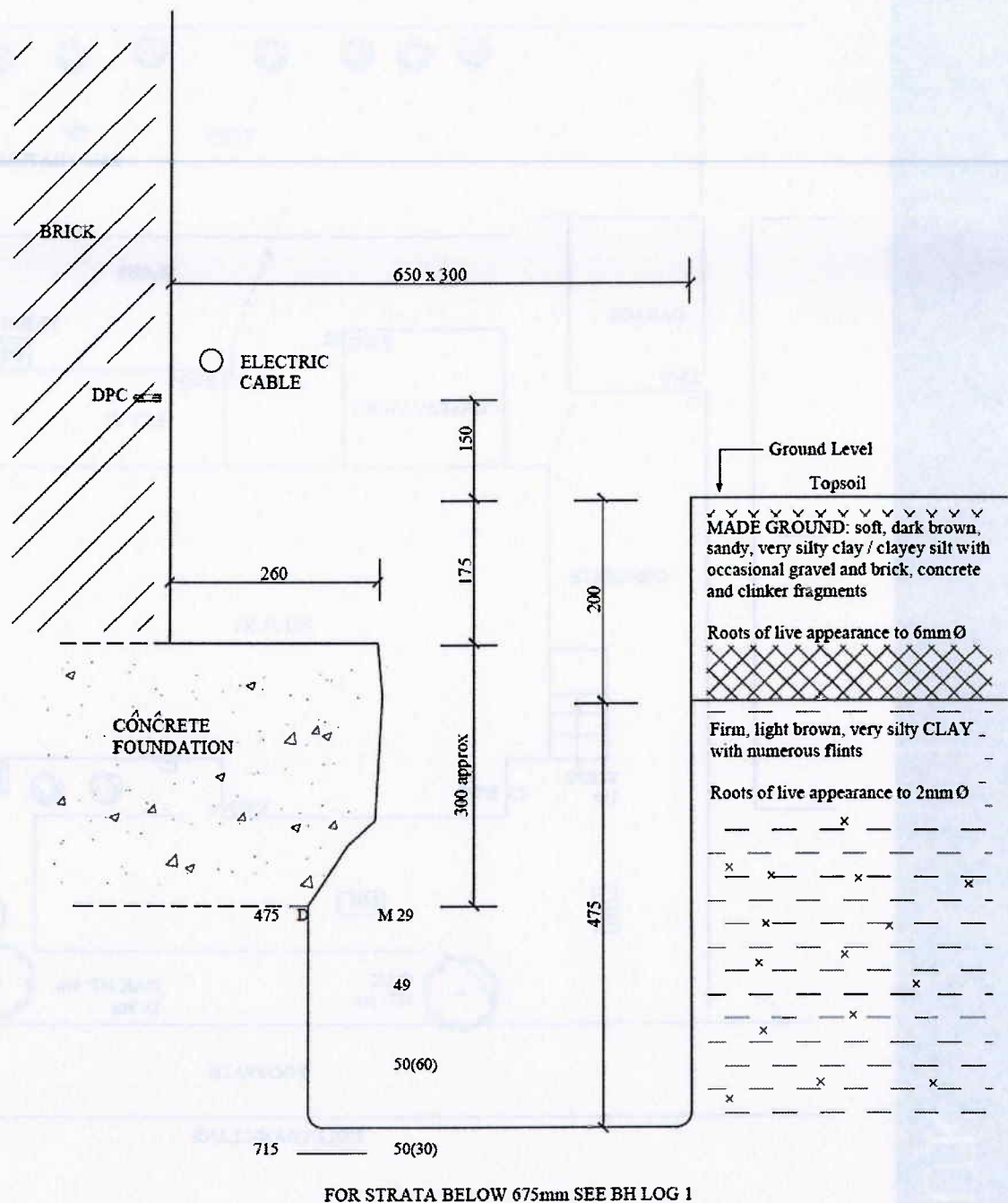
Client: Lloyds Banking Group
Client Contact: David Elliot
Claim Number: 101431391
Policy Holder: Mrs C Watson
Report Date: 03 December 2013
Our Ref: C9805G4330

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TP/BH1 Borehole Log

Depth (m)	Description of Strata	Thick-ness (m)	Legend	Sample	Test Type Result	Depth (m)	Field Records/Comments	Depth to water (m)
	As trial pit 1	0.675						
0.675							Roots of live appearance to 2mm diameter to 1.8m	
0.75	Firm, light brown, very silty CLAY with numerous flints	0.075	x. x					
			x					
	Stiff, mid brown / orange, grey veined silty CLAY with partings of orange and brown silt and fine sand with occasional gravel	0.55	x	D	V 130 132	1.00		
1.30			x					
	Very stiff, mid to dark brown silty CLAY with numerous flints	0.50	x	D		1.50		
1.80			x				Hair and fibrous roots to 2.2m	
			x	D	V 150+ 150+	2.00		
	Very stiff, mid brown / orange, grey veined silty CLAY with partings of orange and brown silt and fine sand with occasional gravel, flint fragments and stone nodules	1.70	x	D		2.50	No roots observed below 2.2m	
			x					
			x	D	M 50(30) 50(35)	3.00		
			x					
3.50			x	D		3.50		
	Very stiff, mid brown grey veined silty CLAY with partings of orange and brown silt and fine sand and occasional flints	2.50	x	D	V 150+ 150+	4.00		
			x					
			x	D		4.50		
Remarks:					Key: T.D.T.D. Too Dense to Drive D Small disturbed sample J Jar sample B Bulk disturbed sample V Pilcon Vane (kPa) W Water sample M Mackintosh Probe			

TP/BH1 Borehole Log Cont

Depth (m)	Description of Strata	Thick- ness (m)	Legend	Sample	Type	Test Result	Depth (m)	Field Records/Comments	Depth to water (m)		
6.00	Very stiff, mid brown grey veined silty CLAY with partings of orange and brown silt and fine sand and occasional flints		— .x	D	V	150+ 150+	5.00	Water strike at	5.0m		
			—								
			x —	D			5.50				
			—								
			— x	D	V	150+ 150+	6.00				
			—								
			x —								
			—								
			Borehole ends at 6.0m								

TP/BH1 Borehole Log Cont

Depth (m)	Description of Strata	Thick-ness (m)	Legend	Sample	Type	Test Result	Depth (m)	Field Records/Comments	Depth to water (m)
			— .x						
			—						
			—	D	V	150+ 150+	5.00	Water strike at	5.0m
	Very stiff, mid brown grey veined silty CLAY with partings of orange and brown silt and fine sand and occasional flints		x —						
			—						
			—						
			— x.	D			5.50		
			—						
			— x						
6.00			—	D	V	150+ 150+	6.00		
	Borehole ends at 6.0m								
Remarks: BH open with SWL at 5.7m on completion Key: T.D.T.D. Too Dense to Drive D Small disturbed sample J Jar sample B Bulk disturbed sample V Pilcon Vane (kPa) W Water sample M Mackintosh Probe									

FOR STRATA BELOW 1225mm SEE BH LOG 2

Remarks: Limited working space

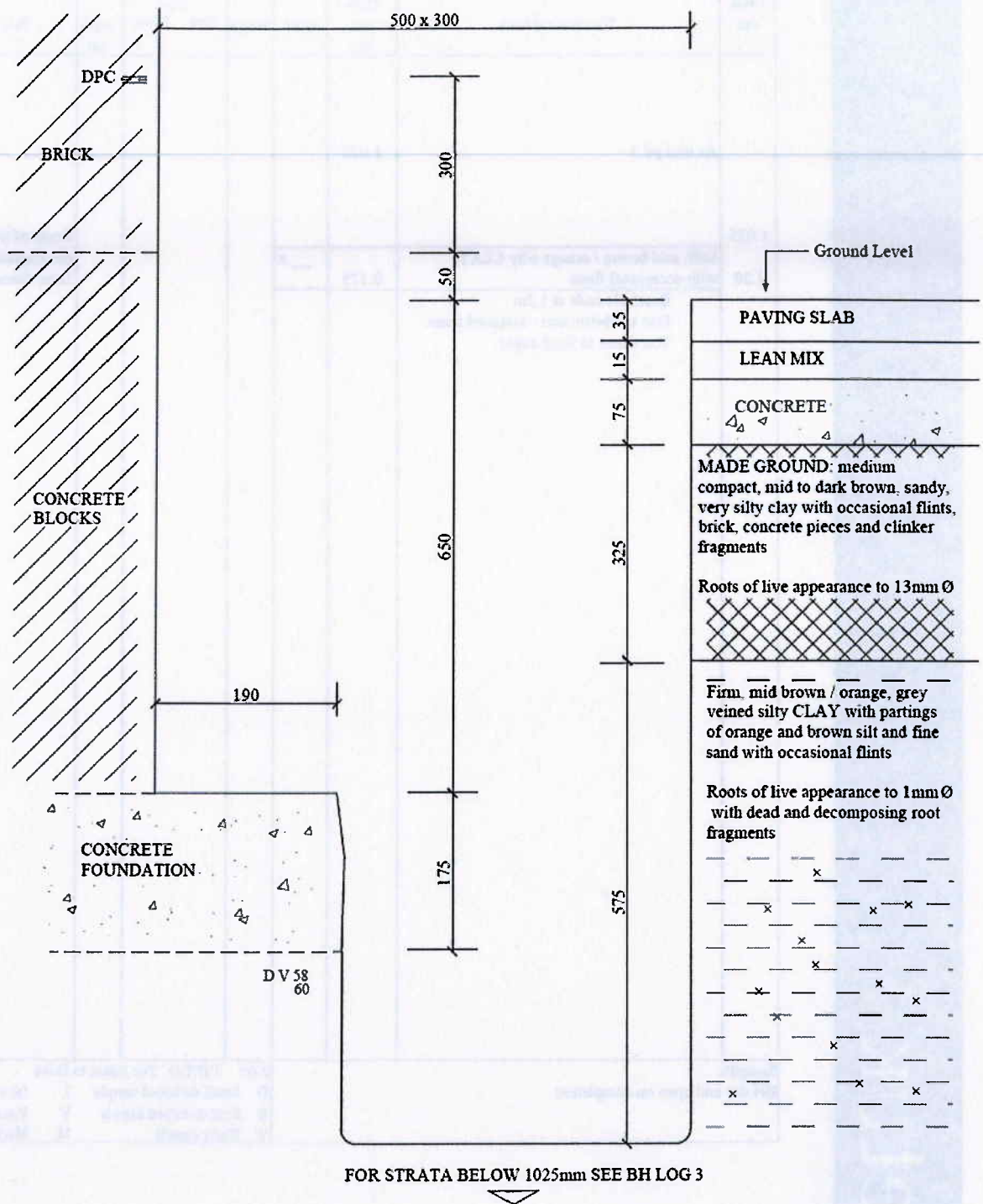
TP/BH2 Borehole Log

Depth (m)	Description of Strata	Thick- ness (m)	Legend	Sample	Test Type Result	Depth (m)	Field Records/Comments	Depth to water (m)
1.225	As trial pit 2	1.225						
1.80	Very stiff, mid brown, grey veined silty CLAY with partings of orange and brown silt and fine sand and flints with occasional flints	0.575	—X — — X—	D	V 150+ 150+	1.50	Roots of live appearance to 2mm diameter with dead and decomposing root fragments	
2.00	Stiff as above with numerous flints	0.20	—X	D	M TDTD	2.00		
	Borehole ends at 2.0m Due to obstruction - assumed flints Too dense to hand auger							

Remarks:
BH dry and open on completion
Only able to extract small sample at 2.0m

Key: T.D.T.D. Too Dense to Drive
D Small disturbed sample J Jar sample
B Bulk disturbed sample V Pilcon Vane (kPa)
W Water sample M Mackintosh Probe

TP/BH3 Foundation Detail



TP/BH3 Borehole Log

Depth (m)	Description of Strata	Thick-ness (m)	Legend	Sample	Type	Test Result	Depth (m)	Field Records/Comments	Depth to water (m)
	As trial pit 3	1.025							
1.025	Stiff, mid brown / orange silty CLAY							Roots of live, dead and decomposing apearance to 1mm diameter to 1.2m	
1.20	with occasional flints	0.175	—X						
	Borehole ends at 1.2m Due to obstruction - assumed flints Too dense to hand auger								
Remarks: BH dry and open on completion					Key: T.D.T.D. Too Dense to Drive D Small disturbed sample J Jar sample B Bulk disturbed sample V Pilcon Vane (kPa) W Water sample M Mackintosh Probe				

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Depth (m)	Description of Strata	Thickness (m)	Legend	Sample	Type	Test Result	Depth (m)	Field Records/Comments	Depth to water (m)
GL	Turf over MADE GROUND: medium compact, mid to dark brown, sandy, very silty, gravelly clay with occasional flints and brick, concrete and clinker fragments	0.20							
0.20	Firm, mid brown / orange, very silty CLAY with occasional flints	0.30	x _ x					No roots observed	
0.50	Firm, mid brown / orange, silty CLAY with occasional flints	0.60	x _ x						
1.10	FLINT LAYER	0.30							
1.40	Firm, mid brown, silty CLAY with occasional flints	0.60	x _ x	D	M	50(40) 50(5) TD	1.00		
2.00	Stiff as above	1.50	x _ x	D	M	44 50(60) 50(50)	2.00		
3.50	Very stiff, mid brown silty CLAY with occasional flints	1.50	x _ x	D	M	50 50(45) 50(15)	3.00		
			x _ x	D			3.50		
			x _ x	D	V	150+ 150+	4.00		
			x _ x	D			4.50		

Remarks: Key: T.D.T.D. Too Dense to Drive
D Small disturbed sample J Jar sample
B Bulk disturbed sample V Pilcon Vane (kPa)
W Water sample M Mackintosh Probe

Depth (m)	Description of Strata	Thick- ness (m)	Legend	Sample	Type	Test Result	Depth (m)	Field Records/Comments	Depth to water (m)
5.00	Very stiff, mid brown silty CLAY with occasional flints		___X _____ _____ ___x_____	D	V	150+ 150+	5.00	Water strike at	5.0m
	Very stiff, moist as above		1.00	___x_____	D		5.50		
6.00	Borehole ends at 6.0m		___x_____	D	V	150+ 150+	6.00		

Remarks:
BH open with SWL at 5.6m on completion
Datum installed at 6.0m

Key: T.D.T.D. Too Dense to Drive
D Small disturbed sample J Jar sample
B Bulk disturbed sample V Pilcon Vane (kPa)
W Water sample M Mackintosh Probe

Drainage Observations

1. Drainage Run:

Break - In - rain water pipe 1 run X to downstream - 100mm clay surface water - Downstream
(not shared)

Metres: Code: Observations: Surface Material/ Condition:

0.0		Start	Slabs
0.2	LL		
1.9	RM		
3.3	RTJ		
4.0			Grass
5.0	FH	Camera reached downstream	
Gully Condition:		As built	

Water Authority Sewer Condition Codes

B Broken pipe at... (or from... to...) o'clock	JN Junction at... o'clock, diameter... mm
BR Branch Major	JX Junction defective at.. o'clock, diameter.. mm
CC Crack circumferential from... to... o'clock	LC Lining of sewer changes/starts/finishes at this point
CL Crack longitudinal @... o'clock	LD Line of sewer deviates down
CM Cracks multiple from... to... o'clock	LL Line of sewer deviates left
CN Connection at... o'clock, diameter... mm	LN Line defect at (or from.. to..) o'clock
CNI Connection at... o'clock, diameter... mm, intrusion... mm	LR Line of sewer deviates right
CU Camera under water	LU Line of sewer deviates up
CX Connection defective at... o'clock	MB Missing bricks at.. (or from.. to..) o'clock
CXI Connection defective at... o'clock, diameter... mm, intrusion... mm	MC Material of sewer changes at this point
D Deformed sewer... %	MH Manhole/node
DB Displaced bricks at (or from.. to..) o'clock	MM Mortar missing medium at.. (or from.. to..) o'clock
DC Dimension of sewer changes at this point	MS Mortar missing surface at.. (or from.. to..) o'clock
DE Debris (non silt/grease)... % cross-sectional loss	MT Mortar missing total at.. (or from.. to..) o'clock
DEG Debris grease... % cross-sectional area loss	OB Obstruction... % height/diameter loss
DES Debris silt... % cross-sectional area loss	OJL Open joint large
DI Dropped invert, gap... mm	OJM Open joint medium
EHJ Encrustation heavy from.. to.. o'clock % cross-sectional area loss (at joint)	PC Length of pipe forming sewer changes at this point, new length... mm
ELJ Encrustation light from.. to.. o'clock %	RFJ Roots fine (at joint)
EMJ Encrustation medium from.. to.. o'clock %, cross-sectional area loss (at joint)	RMJ Roots mass... % cross-sectional area loss (at joint)
ESH Scale heavy... % cross-sectional area loss from... to... o'clock	RTJ Roots tap (at joint)
ESL Scale light from... to... o'clock	SA Survey abandoned
ESM Scale medium... % cross-sectional area loss from... to... o'clock	SC Shape of sewer changes at this point
FC Fracture circumferential from... to... o'clock	SSL Surface damage, spalling large at (or from.. to..) o'clock
FL Fracture longitudinal at... o'clock	SSM Surface damage, spalling medium at (or from.. to..) o'clock
FM Fractures multiple from... to... o'clock	SSS Surface damage, spalling slight at (or from.. to..) o'clock
GO General observation at this point	SWL Surface damage, wear large at... (or from.. to..) o'clock
GP General photograph number... taken at this point	SWM Surface damage, wear medium at... (or from.. to..) o'clock
H Hole in sewer at... o'clock	SWS Surface damage, wear slight at.. (or from.. to..) o'clock
IDJ Infiltration dripper at (or from... to...) o'clock (at joint)	V Vermin (rats and mice)
IGJ Infiltration gusher at (or from... to...) o'clock (at joint)	WL Water level... % height/diameter
IRJ Infiltration runner at (or from... to...) o'clock (at joint)	X Sewer collapsed... % cross-sectional area loss
ISJ Infiltration seep at (or from... to...) o'clock (at joint)	FH End of survey
JDM Joint displaced medium	
JDL Joint displaced large	

Drainage Recommendations

1.0 Location **Rwp 1 downstream]**

Shared System No

Condition Grade B

Drain Serviceability Unserviceable

Work Spec

Excavate and replace the rest bend and 1.0 metre of pipe-work. From the excavation, high pressure water jet to remove the roots and line downstream for 3.0 metres

Repair Estimate

No.	Code	Description	Qty	Unit	Unit Rate £	Total Price £
1	UK0650	Rest-bend. Remove existing and replace with new PVCu item. Bed, surround and backfill.	1	nr	£76.82	£76.82
1	UK0605	Excavate & remove isolated length. Replace in new 110mm PVCu. Bed, surround & backfill. n.e. 1000mm deep.	1	nr	£105.17	£105.17
1	UK0880	Short Radius Bend. Remove existing item and replace with new 110mm PVCu.	1	nr	£11.91	£11.91
1	UK1045	Removal, set aside and reinstatement of concrete slab paving n.e 100mm thick	1	m2	£19.68	£19.68
1	UK0025	Protection Temporary works to floors, 1000 gauge polythene.	1	m2	£1.43	£1.43
1	UK2050005	Disposal by hand excavated contaminated/saturated material off site.	1	m3	£36.24	£36.24
1	UK006	1 Litre of disinfectant.	1	nr	£2.42	£2.42
1	UK1133	Van pack HPWJ & CCTV in preparation of lining	1	nr	£118.75	£118.75
1	UK1135	Drain Lining - Initial Set-Up Fee (0-3.0m)	1	nr	£266.11	£266.11
					Sub-total	£638.53 + VAT

SOIL ANALYSIS

for Lloyds Banking Group

31 Hollybank Road, Emsworth, W. Sussex, PO10 7UE

Client: Lloyds Banking Group
Client Contact: David Elliot
Claim Number: 101431391
Policy Holder: Mrs C Watson
Report Date: 3 December 2013
Our Ref: C2811S9805

Compiled By:



Checked By:

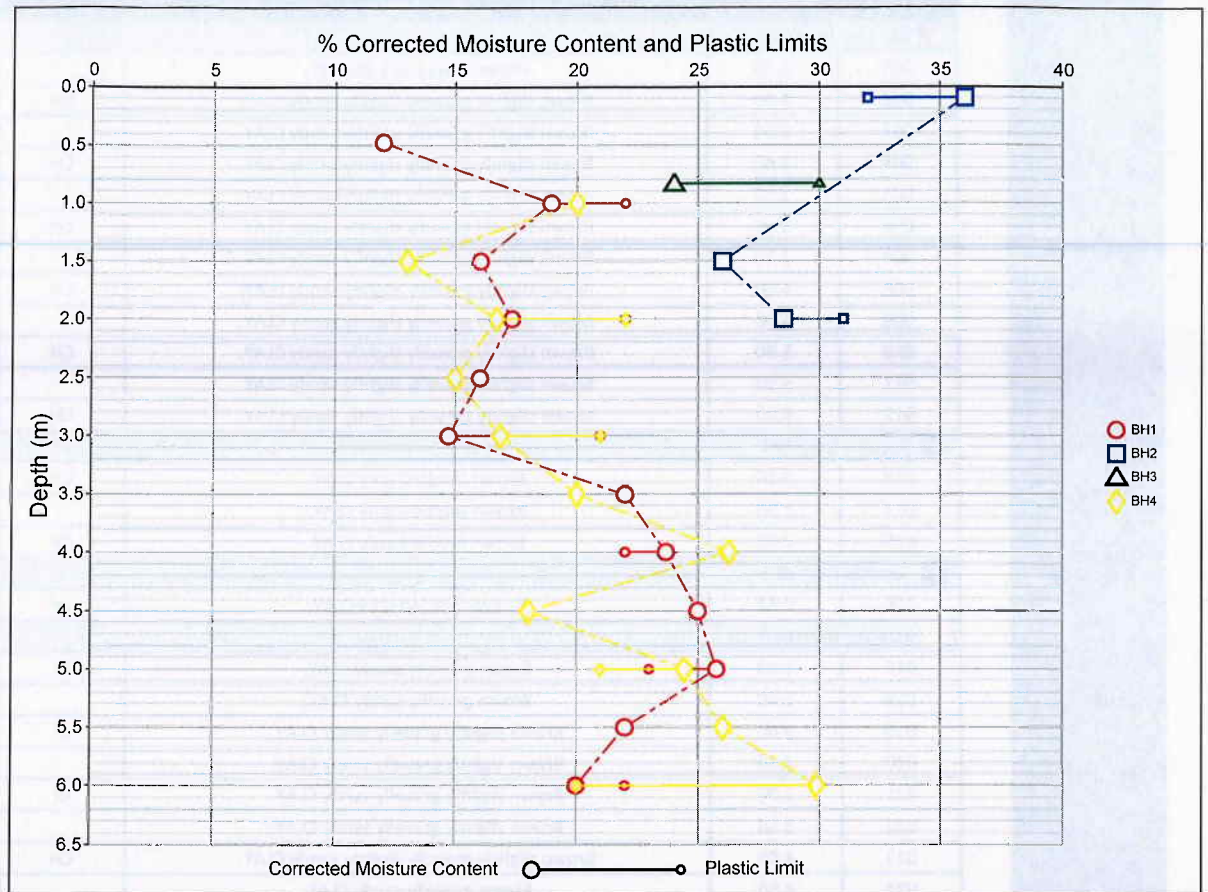


Note

Where appropriate moisture contents have been corrected to demonstrate the equivalent moisture content following the sample being passed through a .425 mm sieve for comparison with the Liquid & Plastic Limit. Where this is not available, uncorrected moisture contents have been used in the graph on the following page.

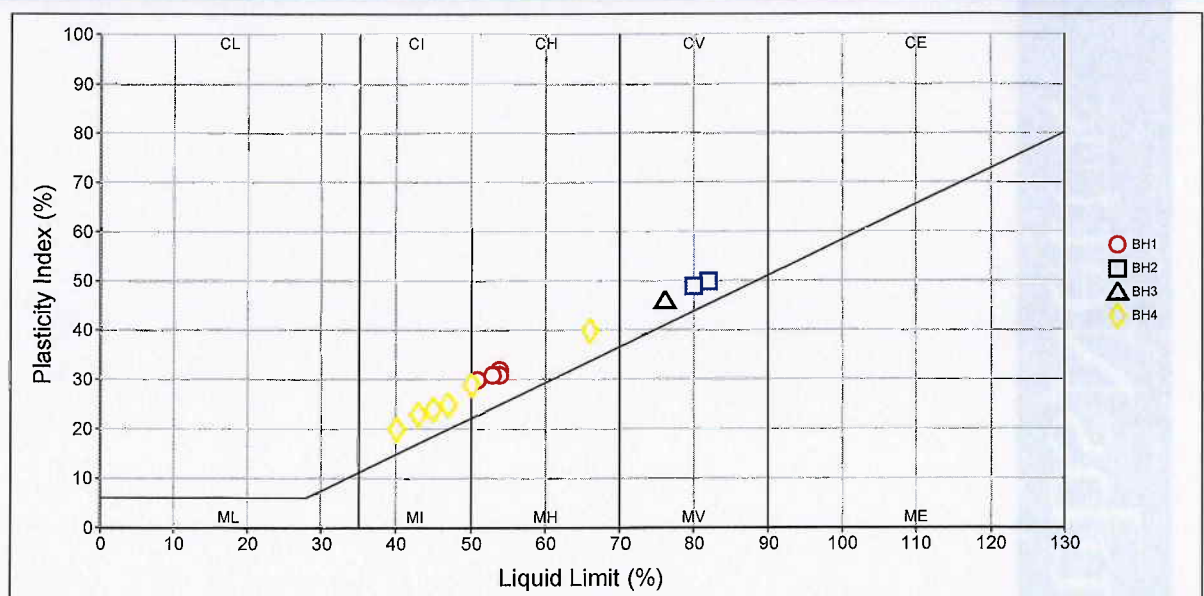
Lab Ref	Depth (m)	MC (%)	Corr MC (%)	LL (%)	PL (%)	PI (%)	% Passing .425mm
Samples from BH1							
001	0.48	12			NP		
002	1.00	18	19	54	22	32	95
003	1.50	16					
004	2.00	17	17	54	22	32	98
005	2.50	16					
006	3.00	14	15	51	21	30	95
007	3.50	22					
008	4.00	23	24	53	22	31	97
009	4.50	25					
010	5.00	25	26	54	23	31	97
011	5.50	22					
012	6.00	19	20	53	22	31	95
Samples from BH2							
013	0.10	36	36	82	32	50	100
014	1.50	26					
015	2.00	28	29	80	31	49	98
Samples from BH3							
016	0.83	24	24	76	30	46	100
Samples from BH4							
017	1.00	17	20	43	20	23	85
018	1.50	13					
019	2.00	15	17	47	22	25	90
020	2.50	15					
021	3.00	16	17	45	21	24	95
022	3.50	20					
023	4.00	26	26	66	26	40	99
024	4.50	18					
025	5.00	21	24	50	21	29	86
026	5.50	26					
027	6.00	26	30	40	20	20	87

Corrected Moisture Content and Plastic Limits Graph



Lab Ref	Depth (m)	Description	BS:5930	NHBC Chapter 4.2
Samples from BH1				
001	0.48	Brown clayey silty GRAVEL.		
002	1.00	Brown slightly gravelly slightly sandy CLAY.	CH	Medium
003	1.50	Brown slightly gravelly slightly sandy CLAY.		
004	2.00	Brown slightly gravelly slightly sandy CLAY.	CH	Medium
005	2.50	Brown slightly gravelly slightly sandy CLAY.		
006	3.00	Brown slightly gravelly slightly sandy CLAY.	CH	Medium
007	3.50	Brown slightly gravelly slightly sandy CLAY.		
008	4.00	Brown slightly gravelly slightly sandy CLAY.	CH	Medium
009	4.50	Brown slightly gravelly slightly sandy CLAY.		
010	5.00	Brown slightly gravelly slightly sandy CLAY.	CH	Medium
011	5.50	Brown slightly gravelly slightly sandy CLAY.		
012	6.00	Brown slightly gravelly slightly sandy CLAY.	CH	Medium
Samples from BH2				
013	0.10	Brown mottled grey CLAY.	CV	High
014	1.50	Brown mottled grey CLAY.		
015	2.00	Brown mottled grey CLAY.	CV	High
Samples from BH3				
016	0.83	Brown mottled grey CLAY.	CV	High
Samples from BH4				
017	1.00	Brown gravelly sandy CLAY.	CI	Medium
018	1.50	Brown gravelly sandy CLAY.		
019	2.00	Brown slightly gravelly sandy CLAY.	CI	Medium
020	2.50	Brown slightly gravelly sandy CLAY.		
021	3.00	Brown slightly gravelly sandy CLAY.	CI	Medium
022	3.50	Brown slightly gravelly sandy CLAY.		
023	4.00	Brown slightly gravelly slightly sandy CLAY.	CH	High
024	4.50	Brown gravelly sandy CLAY.		
025	5.00	Brown gravelly sandy CLAY.	CI	Medium
026	5.50	Brown gravelly sandy CLAY.		
027	6.00	Brown gravelly sandy CLAY.	CI	Medium

Plasticity Chart for Casagrande Classification



References and Interpretation

The following provides a brief interpretation of the test results by comparison of the results to published classifications. The Atterberg Limit test may be used to classify the plasticity of soils; the plasticity classes defined in BS5930:1999 "Code of Practice for Site Investigations" are as follows.

CL (ML)	CLAY and CLAY/SILT of Low plasticity
CI (MI)	CLAY and CLAY/SILT of Intermediate plasticity
CH (MH)	CLAY and CLAY/SILT of High plasticity
CV (MV)	CLAY and CLAY/SILT of Very High plasticity
CE (ME)	CLAY and CLAY/SILT of Extremely High plasticity
O	The letter O is added to prefixes to symbolise a significant proportion of organic matter.
NP	Non-plastic

The Plasticity Index (PI) Result obtained from the Atterberg Limit tests may also be used to classify the potential for volume change of fine soils, in accordance with the National House Building Council's standards - Chapter 4.2 (2003) "Building Near Trees", as summarised below.

Modified PI < 10	Non Classified.
Modified PI = 10 to <20	Low volume change potential.
Modified PI = 20 to <40	Medium volume change potential.
Modified PI = 40 or greater	High volume change potential.

The 2003 edition of Chapter 4.2 also permits use of the Plasticity Index without modification. The classifications for this are grouped by soil type (soils with similar visual soils description and using unmodified Plasticity Indices.

ROOT IDENTIFICATION

for Lloyds Banking Group

31 Hollybank Road, Emsworth, W. Sussex, PO10 7UE

Client: Lloyds Banking Group
Client Contact: David Elliot
Claim Number: 101431391
Client Reference: 101431391
Policy Holder: Mrs C Watson
Report Date: 25 November 2013
Our Ref: R3692



Intec
Parc Menai, Bangor,
Gwynedd, North Wales
LL57 4FG
Tel: 01248 672652

Sub Sample	Species Identified		Root Diameter	Starch
TP1:				
USF	<i>Quercus</i> spp.	1	1.5 mm	Abundant
USF	probably a herbaceous plant	2	1.5 mm	Absent
BH1:				
to 1.2m	no roots present in envelope.		0 mm	N/A
to 2.2m	<i>Quercus</i> spp.	3	1.5 mm	Moderate
TP2:				
USF	<i>Quercus</i> spp.		1 mm	Moderate
BH2:				
to 2m	<i>Quercus</i> spp.	4	1 mm	Moderate
TP3:				
USF	<i>Quercus</i> spp.		1 mm	Low
USF	probably Leguminosae spp.	5	<1 mm	Low

Comments:

- 1 - Plus 1 other also identified as *Quercus* spp.
- 2 - Plus 1 other the same.
- 3 - Plus 1 other also identified as *Quercus* spp.
- 4 - Plus 1 other also identified as *Quercus* spp.
- 5 - Rather juvenile.

Quercus spp. are oaks (both deciduous and evergreen).

Leguminosae spp. include laburnum, *Robinia* (false acacia or locust), broom, the pagoda tree and the climber wisteria.

Signed: M D Mitchell

Unless we are otherwise instructed in writing, the above sample material will normally be disposed of 6 years after the date of this report.

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INVESTOR IN PEOPLE

Registered in England No. 295427 Registered Office: 6G Greensfield Court, Alnwick, Northumberland, NE66 2DE



LEVEL MONITORING

for Lloyds Banking Group

31 Hollybank Road, Emsworth, W. Sussex, PO10 7UE

Client:	Lloyds Banking Group
Client Contact:	David Elliot
Claim Number:	101431391
Client Reference:	101431391
Policy Holder:	Mrs C Watson
Report Date:	17 October 2014
Our Ref:	M1194

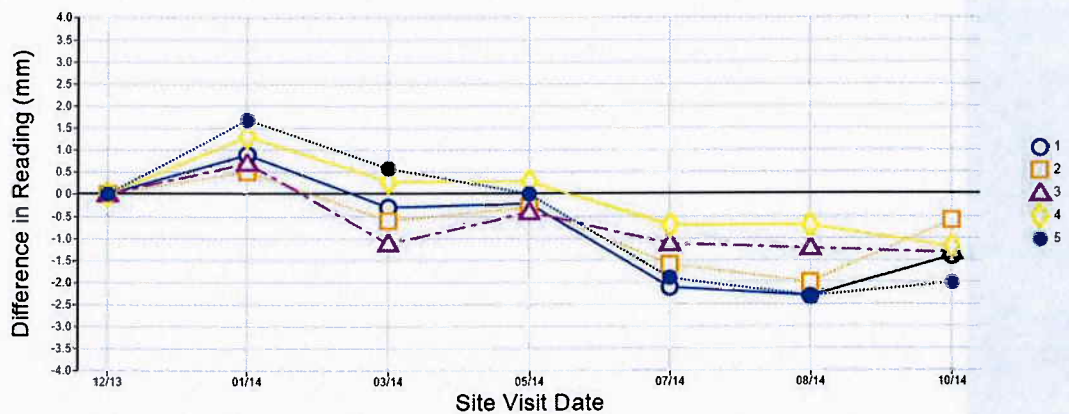
Level Monitoring Readings

The following table shows the reading levels of the various Level Monitoring Station points.

Date	1	2	3	4	5
01/12/2013	10.2463	10.2452	10.2528	10.2190	10.2277
27/01/2014	10.2472	10.2457	10.2535	10.2203	10.2294
20/03/2014	10.2460	10.2446	10.2517	10.2193	10.2283
10/05/2014	10.2461	10.2449	10.2524	10.2193	10.2277
02/07/2014	10.2442	10.2436	10.2517	10.2183	10.2258
26/08/2014	10.2440	10.2432	10.2516	10.2183	10.2254
15/10/2014	10.2449	10.2446	10.2515	10.2178	10.2257

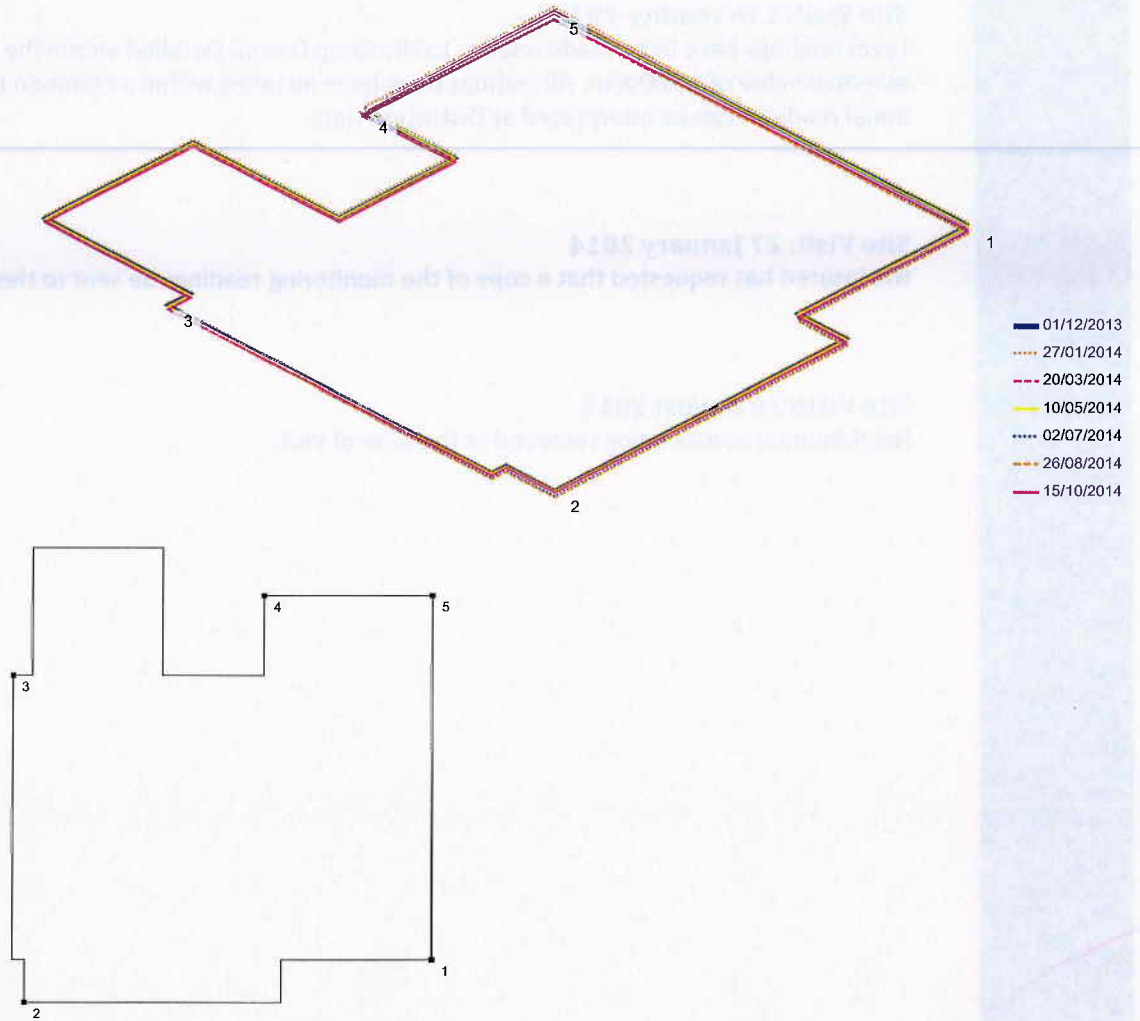
Level Monitoring Difference Graphs

The following graphs display the progressive movement that each Level Monitoring Station recorded at each separate site visit date to give an overall look at how much the property is moving.



Level Monitoring Displacement Map

The following image shows an isometric representation of the movement of the property, based on the Level Monitoring Stations that were installed.



Site Visit Notes

Level Readings are made relative to the Deep Datum installed in the rear garden. It has an assumed value of 10.0000m.

Site Visit: 1 December 2013

Level readings have been made relative to the Deep Datum installed within the rear garden. It has an assumed value of 10.0000m. All stations have been installed within a common brick course. Therefore initial readings can be interpreted as Distortion Data.

Site Visit: 27 January 2014

the insured has requested that a copy of the monitoring readings be sent to them.

Site Visit: 26 August 2014

Neighbours tree was being removed at the time of visit.