



15 August 2023

Our reference: [REDACTED]

Ms Tanja Baker
97 Sutton Road
Waterlooville
PO8 8PT

Dear Ms Tanja Baker

Your Insurance Claim at 97 Sutton Road
Waterlooville
PO8 8PT

I write to you with regards to your ongoing subsidence claim and would like to confirm that your claim has been accepted as a valid subsidence claim, which will be subject to an excess of [REDACTED]

Following the recent investigations, we attach the site investigation and Arborist reports for your records and reference. We have now reviewed the information therein and our conclusions are as follows:

Investigations Undertaken

Trial pits/borehole investigations were undertaken.
No drain survey was undertaken.

Observations

The survey Arboricultural Appraisal Report identified vegetation within influencing distance of the building with a current potential to influence soil volumes below foundation level. The vegetation considered to be most significant in relation to the current damage is T2(English Oak Tree), with a potential contribution from T3(English Oak Tree).

The survey also confirmed the presents of Future Risk (trees) within the vicinity to the property T1 Hazel Tree, T4 English Oak, T5 Sycamore and TG1 Sycamore Ash.

Roots observed to the depth of 3000mm up 1mm diameter from the Quercus spp (English Oak). Or Castanea spp (Chestnut) and Hydrangea spp which are common garden shrubs.

Trail Pit 1 hand revealed a concrete foundation founded at a depth of 600mm below ground level which bears onto firm brown silty sandy CLAY with occasional gavel.

Boreholes

Borehole 1 hand excavated to the rear right hand corner of the rear extension closed at 3.000mm Borehole noted to contain roots from the Quercus spp, or Castanea spp. Origin the Oak tree family.

Chartered Loss Adjusters

CCTV Survey

The drains have not been surveyed.

Conclusions

The results of the site investigations confirm that the cause of subsidence is root-induced clay shrinkage. The clay is plastic and thus will shrink and swell with changes in moisture content. Roots have extracted moisture below the depth of the footings, thus causing differential foundation movement to occur.

RECOMMENDATIONS/ACTIONS REQUIRED

We have appointed Arboricultural consultants to provide recommendations on the extent of tree works which can be undertaken and continue with level monitoring.

The following target dates are provided as a guide and may be subject to policy considerations or circumstances outside our control. Later dates are generally dependent upon earlier dates being achieved.

RECOMMENDATIONS/ACTIONS REQUIRED

We have appointed Arboricultural consultants to provide recommendations on the extent of tree works which can be undertaken and continue with level and crack monitoring.

The following target dates are provided as a guide and may be subject to policy considerations or circumstances outside our control. Later dates are generally dependent upon earlier dates being achieved.

ACTION PLAN	TARGET DATES
Completion of Site Investigations	Complete
Completion of Monitoring	February 2024
Start of Repairs	April 2024
Completion of Repairs	June 2024

If you have any queries, please contact the office on 0115 943 8260 or by email at subsidence@crawlco.co.uk.

If you have any queries, please contact Alison McMurdie on 0115 678 4453.

Yours sincerely,

David Julien
Subsidence Division
Direct Dial:

subsidence@crawlco.co.uk