

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

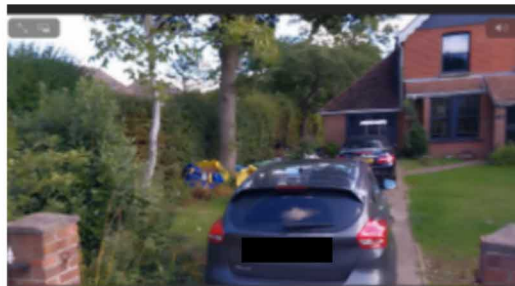
Name of Insured:

Address of Insured:

49 Park Lane, Cowplain, WATERLOOVILLE, Hampshire, PO8 8BB

Situation of Damage:

49 Park Lane, Cowplain, WATERLOOVILLE, Hampshire, PO8 8BB



This report is prepared on behalf of 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: 09/10/2023

Out Ref: 9637588

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Joe Francis, in accordance with our Project Managed Service.

1.1. Description of building

The main property is a Detached house constructed circa 1910 in a suburban location on a plot that is considered generally to be level.

The property also has damage to the front of the property including the porch and bay which is the primary subject of the claim.

1.2. Discover of damage

The policyholder and homeowner, [REDACTED] first discovered the damage in June 2022. The Policy Holder noticed cracking in the front bay area and the porch. This has progressed throughout the front part of the building in a short space of time. Contacted Insurers.

1.3. Nature and extent of damage

- i. Description and Mechanism: The main area of damage is to the front. This pattern of cracking indicates a mechanism of downward foundation movement towards the front/front left-hand corner of the main house.
- ii. Significance: The BRE Digest 251 - Assessment of damage is Category 2 BRE Digest 251.
- iii. Onset and Progression: [REDACTED] has advised that damage first commenced in June 2022. We consider that the damage has occurred recently during the hot summer of 2022.

2. SITE INVESTIGATIONS

A site investigation was carried out by CET on 30/11/22 to confirm the cause of damage/extent of mitigation. The investigation comprised of a Trial Hole to the front left of the main house.

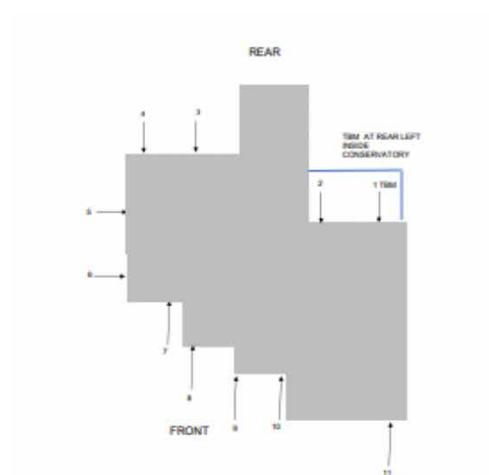
The results of the site investigation confirm the following:

Trial Hole one:

- The concrete foundation to the front of the property was to a depth of 0.4m.
- Made ground was noted until a depth of 0.4m containing clay.
- The ground consisted of Stiff brown-grey silty CLAY from 0.4m to 3.9m where the trial hole was terminated.
- The clay is classed as extremely high plasticity clay to a depth of 1m where this changes to high plasticity clay to a depth of 3.5m.
- Shear Vane testing confirmed the clay to be very stiff between the depths of 1m-2m which correlates with the moisture content readings showing the clay is approaching desiccation.
- Quercus spp. roots were found below the underside of the foundations. (Oak)

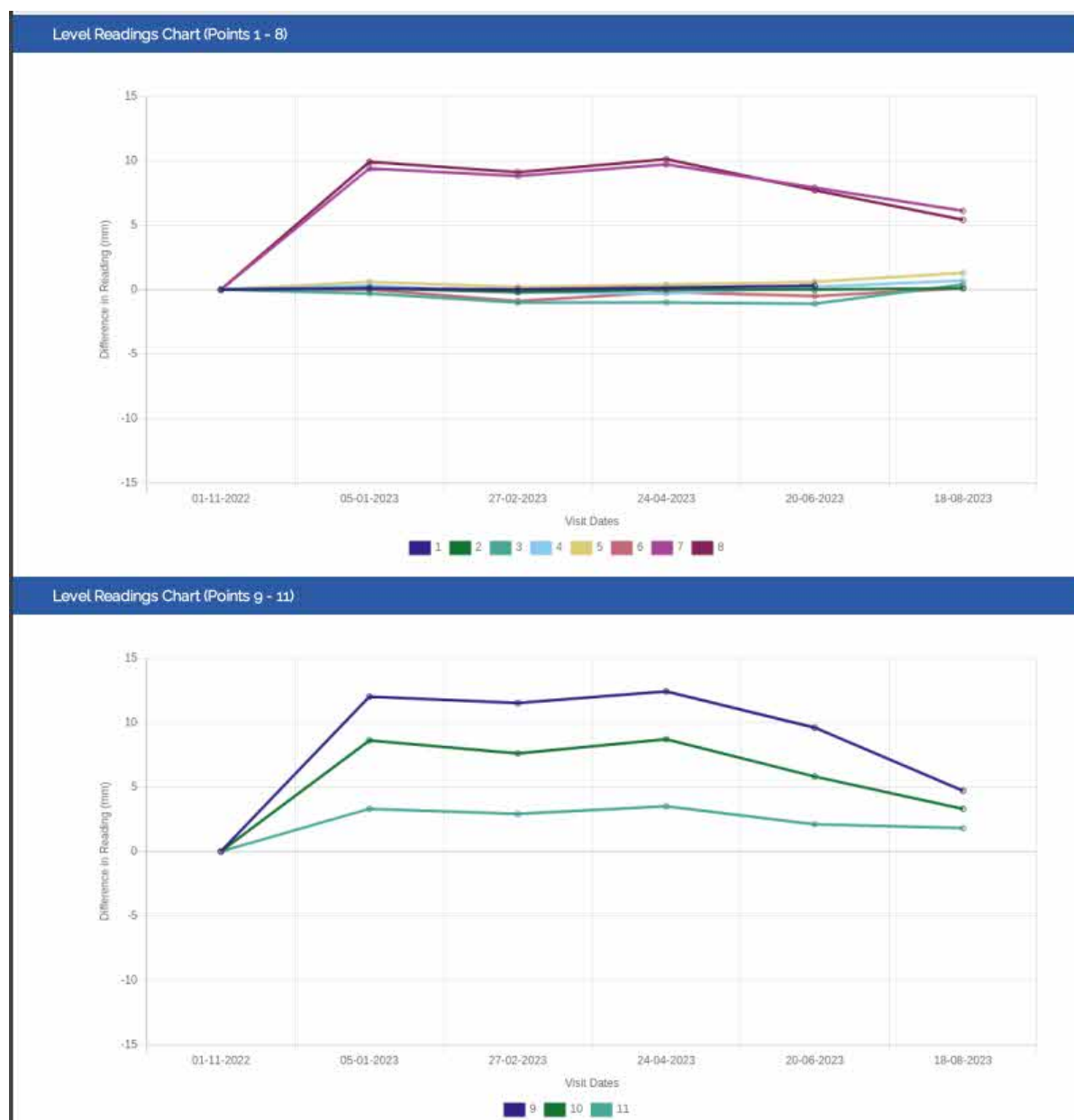
3. MONITORING

Monitoring readings were instructed in November 2022 to cover a yearly cycle. The points have been added to the property as below:



We currently have 5 readings which show 10mm of ground recovery during the winter period. Readings during the summer 2023 show up to 7mm of downwards movement to the front/front left of the main house. This strongly correlates with cyclical clay shrinkage with the influence of active tree roots found in the trial hole located to the front left. This indicates seasonal clay shrinkage due to the influence of the nearby Oak.

Below is the plotted cyclical graph completed thus far:



4. CONCLUSIONS

4.1. Cause of Subsidence - It is clear from the site investigation results and monitoring that the building is being affected by root induced clay shrinkage subsidence to the front of the property. Oak roots were found to the underside of the foundations.

4.2. Recommendations

4.2.1 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 the Local Authority are responsible is contributing toward the cause of damage.

We have obtained an Arborist report to confirm the extent of vegetation removal and who is responsible for the removal. The report confirms the following tree works are required to stabilise the front of the property.

Tree No:	Species	Works Required	CA	TPO	Ownership
T3	Oak (English)	Fell and treat stump with eco plugs (broadleaved)	No	Yes	PH

A TPO application is being processed by our mitigation team to request permission for removal.

REPAIR RECOMMENDATIONS

This involves undertaking superstructure strengthening, repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims. considering the Oak is removed upon permission being granted.

Superstructure strengthening, repairs and redecoration will be completed to the areas outlined below. This decision has been taken based on our knowledge and experience of dealing with similar claims.

- Front Porch, Front Elevation, Bay, Lounge, Hallway, Stairwell, Landing, Bedroom 1 & 2.

Costs have been predicted for removal/non removal of the TPO T3 Oak Tree:

T3 Oak removed: £13,000 plus VAT – Superstructure repairs only.

T3 Oak remains: £50,000 Plus VAT (substructure scheme required to stabilise the property & superstructure crack repairs)

PROJECT TEAM DETAILS

Joe Francis BSc (Hons) - Building Consultant Specialist Subsidence Team

Patrick Walker - Claims Technician Specialist Subsidence Team

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