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INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Mrs Victoria Farrington

Address of Insured: 72 West Street, Crowland, PETERBOROUGH, Cambridgeshire, PE6 0ED

Situation of Damage: 72 West Street, Crowland, PETERBOROUGH, Cambridgeshire, PE6 0ED



This report is prepared on behalf of Admiral Insurance Services Ltd 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: 15/06/2023

Out Ref: 9714227

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Carol Whiteside-Law BA(Hons) PGDip Surv, in accordance with our project managed service.

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

DESCRIPTION OF BUILDING AND SITE

The subject property is an end terraced 3 bedroomed house, built in 1784. It is in a village location on a level plot. It has a conservatory added to the rear, this was built in 2015.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery the cracks were noted at the end of the summer

Subsequent action A claim was registered with the insurers

Claim notification Insurers were notified on 25/11/2022.

REPORTS BY OTHERS

There is a further site investigation report on file by Auger completed on 27/04/2023.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism The main area of damage is to the conservatory to the rear of the property and takes the form of fissures at wall junctions

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 is progressive.

SITE INVESTIGATION

A site investigation was considered necessary in this instance and consisted of a trial pit/borehole to the rear left of the conservatory.

The bore hole was excavated to a depth of 3m. The foundation depth at this point was shown to be 0.8m.

Roots were found at 0.8m and were identified as pine and cedar. There was a root from a species of Leguminosae, which is the family of false acacia, laburnum etc.

The soils tested were found to be moist stiff brown slightly silty clay.

From these tests we have identified root induced c lay shrinkage as being the cause of the damage to the conservatory.

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 adjoining private Third Party is responsible is contributing toward the cause of damage.

MONITORING

Level monitoring to be arranged.

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 to the areas outlined below. This decision has been taken based on our knowledge and experience of dealing with similar claims.

Externally

- Rear conservatory junction with main house.
- Dwarf walls

Internally

- Rear conservatory

PROJECT TEAM DETAILS

Carol Whiteside-Law BA(Hons) PGDip Surv - *Building Consultant Specialist Subsidence Team*

Miles Stockman - *Claims Technician Specialist Subsidence Team*

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