

Claim Assessment Report

On behalf of **Woolwich**

Report Date: 20 April 2017

Our Reference: IFS-AVI-SUB-17-0068560

Claim Reference: 17WCI000382

Policyholder: Mr Campling

Risk Address: The Yews , Spalding, PE12 0EP



SITE PLAN NOT TO SCALE

This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218

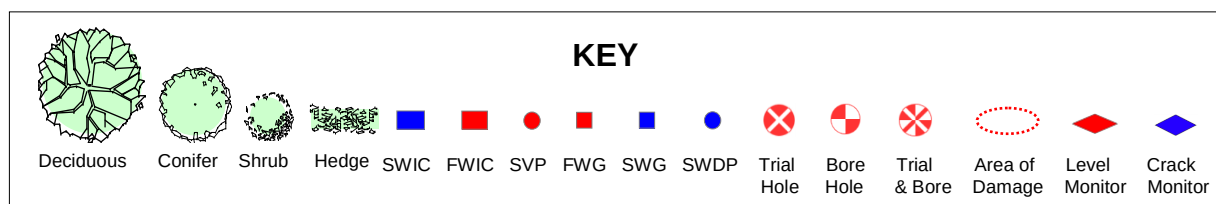
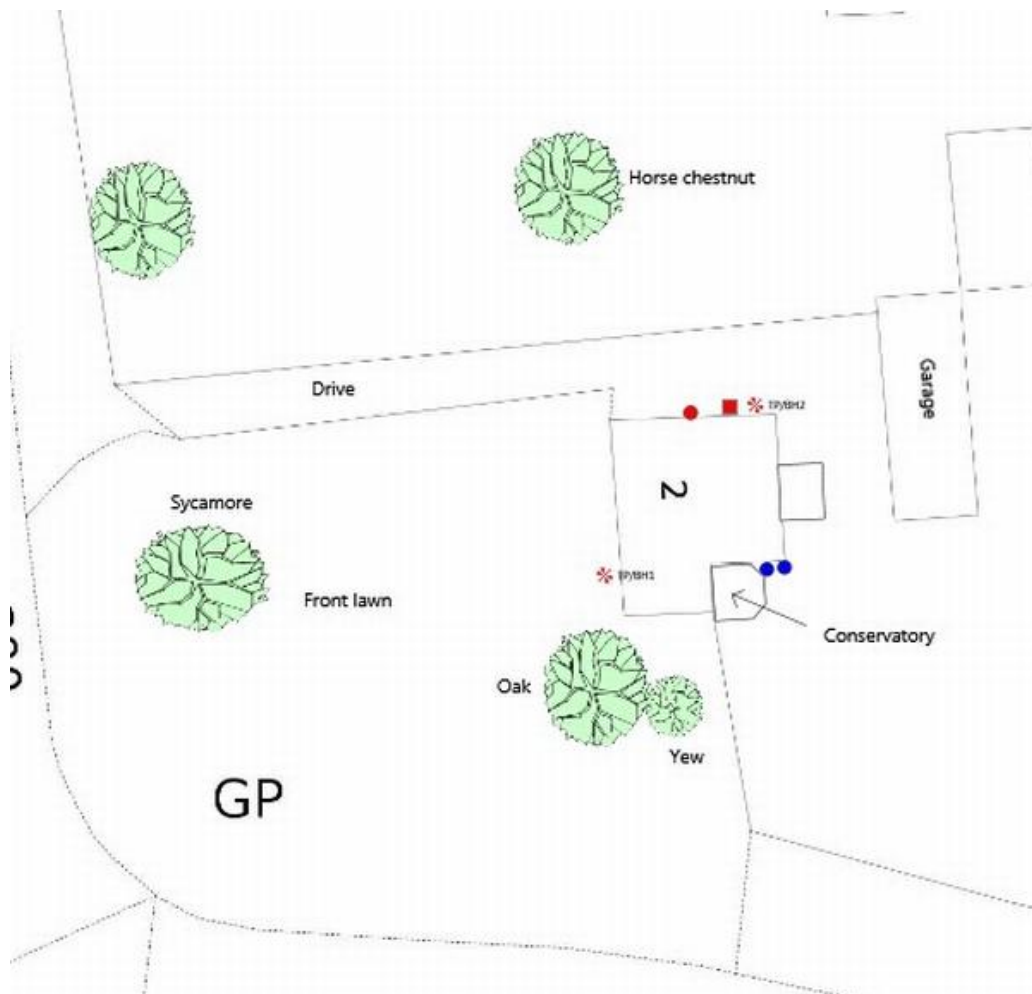


FIGURE 1 Site Plan

INTRODUCTION

We have been asked by your building Insurers to comment on suspected subsidence damage to the above property. Our report briefly describes the damage, identifies the cause and gives recommendations on the required remedial measures.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot or infestation etc.

Investigations have been carried out in accordance with the guidance issued by The Institution of Structural Engineers. All directions are given relative to an observer facing the front of the property. We have not commented on any part of the building that is covered or inaccessible.

CIRCUMSTANCES

Mrs Campling has been aware of cracking within the property for several years. The damage was reported to insurers in 2011 and was investigated by Cunningham Lindsey loss adjusters. We do not have access to the Cunningham Lindsey file and we are not therefore able to establish the extent of the investigations carried out. The claim was declined by Cunningham Lindsey.

Mr Campling has continued to notice doors sticking and then easing through the seasons. The internal cracking has worsened since the 2011 claim and Mr Campling has sought the removal of a large Oak tree, close to the front right corner of the property. The tree is however protected and its removal has not been permitted.

PROPERTY

The property is a two storey detached property of traditional construction with solid brickwork walls surmounted by a gabled and ridged slate covered roof.

The property has 4 bedrooms. The property has been owned by the Campling family for many years.

HISTORY

Date of Construction	1900
Purchased	1987
Policy Inception Date	05 October 2015
Damage First Noticed	17 June 2011
Claim Notified To Insurer	16 March 2017
Date of our Inspection	18 April 2017

ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

TOPOGRAPHY

The site is level with no adverse features. The property is in a rural village and is surrounded by a number of mature trees that are protected by preservation orders.

GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is Alluvium which overlies a Bedrock geology of Oxford Clay and Kellaways Beds.

VEGETATION

The following vegetation was recorded as being within potential influencing distance of the property:-

Type	Height	Distance	Owner
Oak	12m	5m	Policyholder
Yew	12m	5m	Policyholder
HorseChestnut	18m	15m	Policyholder
Sycamore	19m	19m	Policyholder

DAMAGE RELATING TO THE CLAIM

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.

INTERNALLY

Hall

1-2mm wide x 600mm long diagonal, tapering cracks to the internal walls. The cracks end at the front external wall.

2mm wide vertical crack above the front left lounge.

1.5mm wide diagonal cracks above the kitchen door and front right lounge door.

Front left lounge

2mm wide diagonal crack from the door head to the front external wall. The crack has been recently painted over.

The door head slopes by 6mm in 1000mm toward the front.

Front right lounge

The wall paper is rucked at the vertical junction of the front external wall and internal hall wall.

Landing

1-2mm wide x 600mm long, diagonal, tapering cracks to both internal walls. The cracks end at the front external wall.

1-3mm wide tapering, diagonal, crack above the rear hall door opening. The crack continues down the junction of the door frame and the wall. 1mm wide cracks are noted above the front of this door head and the adjacent front right bedroom door.

Rear bedroom

1-2.5mm wide tapering vertical crack at the rear left corner wall junction. (junction of the original house and extension)

EXTERNALLY

Rear elevation

3mm wide x 1500mm long vertical, stepped crack at the junction of the original house and extension.

Front elevation

The front right lounge window head is sloping by 10mm in 1000mm toward the front right corner.

DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 2 (Slight).

Category 0	Negligible	<0.1 mm
Category 1	Very Slight	0.1 - 1mm
Category 2	Slight	>1 but < 5mm
Category 3	Moderate	>5 but < 15mm
Category 4	Severe	>15 but < 25mm
Category 5	Very Severe	>25mm

Classification of damage based on crack widths

INVESTIGATIONS

SITE EXCAVATIONS

Site investigations will shortly be undertaken by a specialist contractor.



FIGURE 03 Landing - tapering crack above rear door



FIGURE 04 Hallway - crack to internal lounge wall



FIGURE 05 Rear bedroom - vertical crack at wall junctions.



FIGURE 06 Rear elevation - vertical stepped crack

DISCUSSION

The tapering nature of the internal cracking is typical of foundation movement. The movement does appear to be concentrated around the internal stair walls and the front external wall around the front door. The cracking at the rear of the house appears to be caused by differential movement between the original house and extension.

The lack of any significant external damage is not typical of subsidence, but distortions are evident. It is also possible that the lime mortar is allowing minor seasonal movements to occur, without visible external damage.

In order to confirm the cause of the structural movement, we have instructed Environmental Services to carry out trial pit excavations and boreholes to determine the type of soil below the foundations. The laboratory testing of the soil will confirm if the soil is capable of volume changes, due to its moisture content. This will ultimately determine if the mature vegetation is causing seasonal shrinkage of the ground beneath the foundations.

REQUIREMENTS

Should the site investigations prove that the damage to the property is as a result of an insured event, a valid claim would arise under the terms of policy cover, subject to the applicable excess. If not, insurers liability would not engage, and the cost of the repairs would not be covered under the policy.

In order to stabilise the property and prevent further damage occurring in the future, the cause of the movement would need to be addressed, with site investigations being required. If the site investigations do implicate the trees in the cause of damage, a period of both crack and level monitoring will be required for 6-12 months.

Provided the property stabilises as expected, no foundation stabilisation works are considered necessary, with structural repairs of the superstructure being required only, together with internal redecoration of the damaged rooms.

Steve Palmer
Subsidence Specialist
Subsidence Management Services