

## Claim Assessment Report

On behalf of **Direct Line**

**Report Date:** 25 July 2018

**Our Reference:** IFS-DLG-SUB-18-0075953

**Claim Reference:**

**Policyholder:** Mr Jackson

**Risk Address:** 155 Penistone Rd., Huddersfield, HD8 0RB



## 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

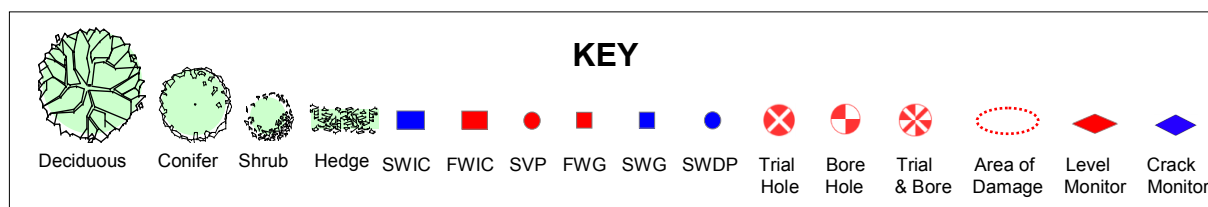
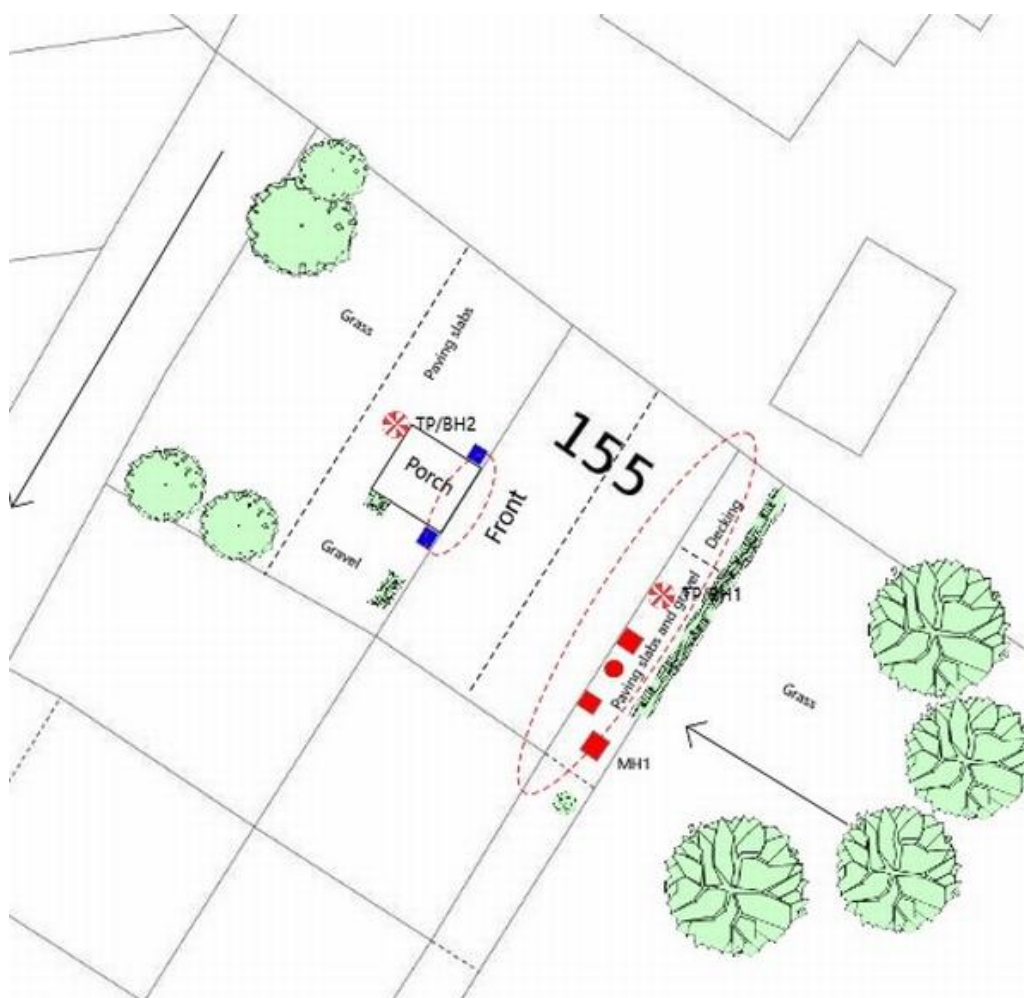


FIGURE 1 Site Plan

## 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

We were met on site by Mr & Mrs Jackson who have resided at the property since purchase in        We understand 12 months ago hairline crack damage was observed in the property and localised crack fill repairs were completed. Over the last few weeks Mr & Mrs Jackson returned from holiday to find these cracks had re-opened and since then new cracks have appeared suddenly and the rear door is unable to be opened. As the policyholder was concerned a claim was submitted to insurers with The Innovation Group appointed to investigate matters further.

## PROPERTY

The property is a two storey end-terrace house of traditional construction with stone walls surmounted by a ridged slate covered roof.

The property has 3 bedrooms. We understand the property originally comprised of 2 houses which have been converted into a single dwelling. The property has a porch to the front elevation, which was constructed prior to purchase circa 1998.

## HISTORY

|                           |              |
|---------------------------|--------------|
| Date of Construction      | 1880         |
| Purchased                 |              |
| Policy Inception Date     |              |
| Damage First Noticed      | 03 July 2017 |
| Claim Notified To Insurer |              |
| Date of our Inspection    | 24 July 2018 |

## ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

## TOPOGRAPHY

This site is located in the Kirkburton area of Huddersfield on a site which slopes from left to right and from back to front.

## GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is None recorded. which overlies a Bedrock geology of Pennine Lower Coal Measures Formation - Mudstone, Siltstone And Sandstone. Sedimentary Bedrock for

## VEGETATION

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

| Type            | Height | Distance | Owner        |
|-----------------|--------|----------|--------------|
| Conifers        | 5m     | 7m       | Policyholder |
| Conifers        | 3m     | 1m       | Policyholder |
| Shrubs          | 1m     | 1m       | Policyholder |
| Climbers        | 5m     | 0m       | Policyholder |
| Broadleaf       | 3m     | 1m       | Neighbour    |
| Broadleaf Group | 12m    | 15m      | Neighbour    |

## 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

#### GROUND LEVEL

##### KITCHEN

- 3mm wide horizontal and diagonal fractures adjacent the window and door openings on the rear wall.
- Several 1mm wide diagonal fractures to the left and right walls and hairline cracking to ceiling and wall junctions, which have evidence of previous repairs but have since re-opened.
- Hairline crack damage observed to the ceiling.

##### HALL

- 1mm wide crack damage to the right hand wall, which extends across the ceiling over to the left side and have evidence of previous fill repairs but have since re-opened.

##### W.C

- 4mm wide horizontal separation between the tiles and the ceiling on the rear wall.
- Hairline diagonal cracking to the left hand wall together with minor separations to the ceiling angle on the right hand wall.

##### LOUNGE

- 3mm wide diagonal crack damage to the rear right corner.
- Hairline diagonal cracking to the front wall.
- The rear wall was found to be upto 50mm out of vertical alignment, which orientated towards the rear.
- Several fractures to the ceiling board junctions, which have previously been repaired but have since re-opened.

##### PORCH

- Shear crack damage to the quarry tiles at the junction with the main property.
- Vertical tapered separations at the junction with the main property of upto 15mm wide together with cracking along the ceiling angles.

#### FIRST FLOOR

##### FRONT RIGHT BEDROOM

- Longstanding hairline diagonal cracking to the right hand wall, which has not re-opened.

##### FRONT LEFT BEDROOM

- Minor separation between the ceiling angle on the left hand wall.

**BATHROOM**

- 1mm wide crack damage to the window reveal and ceiling angle on the rear wall.

**LANDING**

- Several 0.5mm wide diagonal fractures to the rear wall together with hairline cracking to the artex ceiling.

**EXTERNALLY****FRONT ELEVATION**

- 10mm wide tapered vertical separation at the porch junction with the main property together with 2mm wide diagonal stepped cracking to the right elevation and 10mm wide vertical separation at the gas meter housing and the masonry.

**REAR ELEVATION**

- 3mm wide horizontal separation between the rear door and window.
- Several 0.5-1mm wide diagonal stepped fractures above window openings.

**DAMAGE CATEGORY**

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 3 (Moderate).

|            |             |                |
|------------|-------------|----------------|
| 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 Kitchen - Diagonal crack damage to rear wall.

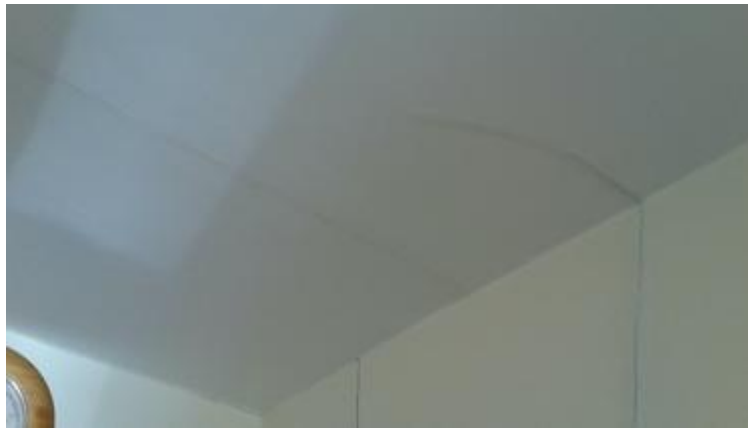


FIGURE 04 Hall - Crack damage to walls and ceiling.

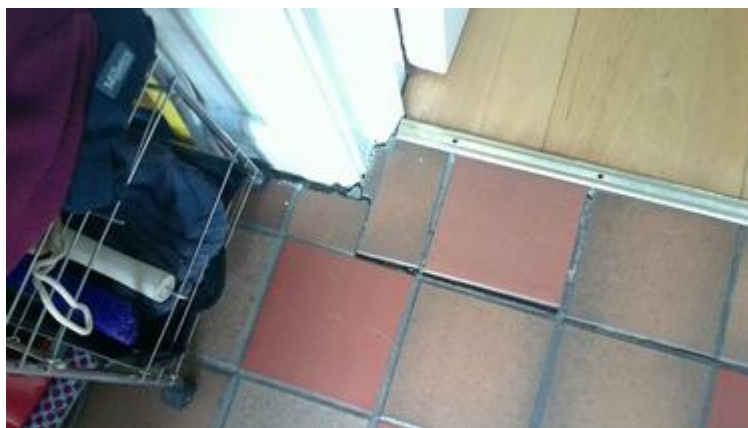


FIGURE 05 Porch - Shear crack damage to quarry floor tiles.

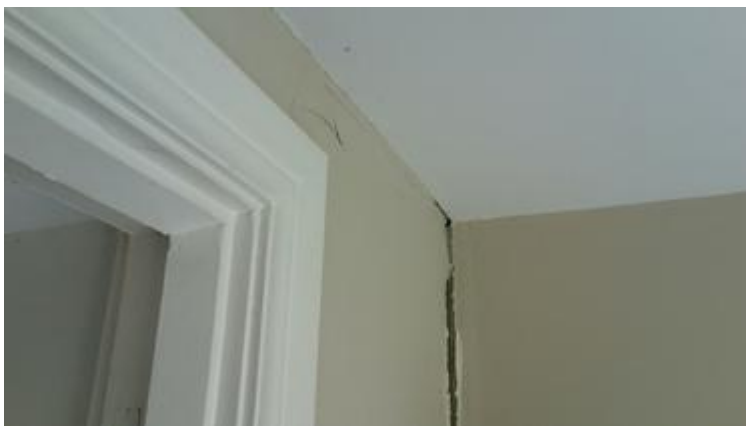


FIGURE 06 Porch - Tapered vertical separation to front right corner.

## DRAINS

Drainage investigations in the vicinity of damage will shortly be undertaken by a specialist contractor.

## DISCUSSION

Following our recent visual inspection, we are satisfied the property has evidence of recent subsidence. The mode of failure appears to be a downward and rotational movement of the front porch away from the main property and a downward movement of the rear elevation.

In our considered opinion, due to the widespread nature of the damage, the timing of the event and the 2 areas of movement recorded to the property we consider the damage is indicative of subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of vegetation around the property.

In order to confirm the cause, highlight any potential mitigation measures, and the extent of insurer's liability, we will instruct site investigations in the form of trial pit/bore holes to confirm the foundation construction detail/depth together with the structural properties of the founding sub-soils. To rule out leakages from defective drainage, we will also instruct a CCTV Survey of the drainage system.

## REQUIREMENTS

In view that the damage to the property is considered to be as a result of an insured event, a valid claim arises under the terms of policy cover, subject to the applicable excess. As discussed above, we will shortly instruct site investigations which will include a CCTV Survey of the drainage system. Once in receipt of the results a further claim update will be provided.

### DAMAGE UN-RELATED TO THE CLAIM

- The property has evidence of longstanding lateral movement predominately to the rear elevation, which is due to the age and design/construction of the property. It was noted that lateral restraint measures have been installed on the terraced properties in an attempt to alleviate any further movement.
- Internally to the left hand bedroom there is evidence of minor hairline cracking to ceiling angles, which at this stage appears consistent with differential thermal movements which can occur on a seasonal basis.
- The front right bedroom has evidence of longstanding hairline cracking, which has not re-opened further.

Lee McCain  
Subsidence Specialist  
Subsidence Management Services