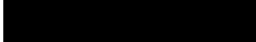


Policyholder: 


Subject Property Address:

1 Priestley Grove
HUDDERSFIELD
West Yorkshire
HD4 7RG

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of  for the purpose of investigating a claim for subsidence. 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: 19/11/2018

Our Ref: 6865157

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Phil Cayton MRICS, CertCII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a detached house constructed in 1972, in a residential estate on a plot that is gently sloping down. The claim concerns damage to the integral garage and internally to the lounge above and bedroom 1

DISCOVERY OF DAMAGE

The policyholder and homeowner, [REDACTED] first discovered the damage in 2018. [REDACTED] noticed cracking to walls contacted insurers.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the attached garage at the right hand side of the property and takes and the lounge and bedroom 1 above and takes the form of slight cracking to internal and external finishes

This pattern of damage indicates a mechanism of downward towards the front left hand corner.

Significance

The level of damage is slight, and is classified as category 2 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.

Onset and Progression

[REDACTED] has advised that damage first commenced in 2018.

We consider that the damage has occurred recently. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATIONS

Site investigations were carried out by CET Structures Ltd on 22/09/2018 which consisted of excavations and boreholes. These found that the foundations of the property are concrete strip and set at 1000mm deep onto a competent clay subsoil described as stiff hard brown sandy silty clay classified has a soil of high plasticity. The sub soil contained a number of roots up to 3mm in diameter that have been identified by the European Plant Science Laboratory as being from Acer spp. which are maples and includes sycamore, maple and Japanese maples.

MONITORING

We have been advised by the policy holder that the implicated tree, a large sycamore within the boundary of the policy holder's property is protected by a TPO. Level and crack width monitoring has been set up to provide evidence for OMC to negotiate removal of the TPO and the eventual removal of the tree.

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.

RECOMMENDATIONS**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 is responsible is contributing toward the cause of damage.

Repair

We have not decided on the final type of repair required but anticipate that external re pointing and possible strengthening of the structure and internal repairs and decorations to the affected rooms will be required.

This decision has been taken based on our knowledge and experience of dealing with similar claims. In addition the results of the Site Investigation, laboratory testing and monitoring have been taken into account.

Phil Cayton MRICS, CertCII
Building Consultant

Irene Broadbent CertCII
Senior Claims Technician

