

ADDENDUM TECHNICAL REPORT 2
Retained

DATE OF ISSUE:	19 March 2023
OUR REFERENCE NO:	72126981
YOUR REFERENCE NO:	74851548913
Eaton Gate PO Box 2958 Stoke-on-Trent ST4 9EY	46 West Park Street Dewsbury WF13 4LD



POLICYHOLDER DETAILS	
Policyholder Home tel.:	Not advised
Policyholder Work tel.:	Not advised
Policyholder Mobile tel.:	
VAT status	Not registered
POLICY INFORMATION, HISTORY & TIMESCALES	
Policy number:	HX205288
Policy wording:	Household
Authority:	Retained
Date of construction:	1850
Date of purchase:	1980
Date of policy inception:	24 May 2021
Date damage first noticed:	01 October 2021
Date claim notified to insurers:	03 October 2021
Date of our initial inspection:	04 November 2021
Supposed cause:	Subsidence
Start date of main remedial works (est.):	Spring 2024
Date of claim finalisation (est.):	Spring 2024

SUMMARY

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager, Mike Russell MCIOB, C.BuildE, MCABE, AssocRICS, BDMA.insTech, MFPWS in accordance with our Project Managed Service.

We refer to previous correspondence in respect of the above from which insurers will be aware that we are dealing with subsidence damage affecting a 6-bedroom, mid-terraced domestic dwelling comprising mainly brick and stone-faced elevations beneath a pitched slated roof.

The property is arranged over 2 and 3 storeys with cellar and is believed to have been constructed around 1850. It has been maintained to a good standard.

There is a detached garage at the bottom of the garden of similar construction.

Early indications were that the most likely cause of damage is water escaping from the underground drainage system.

Additional site investigations have now been completed and we would report further as follows:

SITE INVESTIGATIONS

Two more trial pits/boreholes have been excavated, TP/BH1 & TP/BH2, adjacent to the rear outrigger. TP/BH1 revealed a 100mm thick concrete foundation at a depth of 480mm below ground level, bearing onto a stiff brown mottled grey, slightly sandy, slightly gravelly clay. This soil continues down to 1.8m below ground level where it becomes weathered, grey mudstone. The borehole was terminated at 2.4 metres due to an obstruction. The excavation remained open and dry on completion.

TP/BH2 also revealed a 100mm concrete foundation at 470mm below ground level. Similar ground conditions were encountered. Roots were discovered in both excavations and botanical analysis revealed that they originated from a Lime tree. There are Local Authority Lime trees that are subject to Tree Preservation Orders.

Hand shear vane tests are generally undertaken in cohesive (silt/clay) soils exposed in the base or walls of trial pits. The test provides a direct indication of the undrained shear strength of the soil, which can be used to verify soil consistency and provide a more accurate estimate of the grounds bearing capacity. The test results obtained have given readings of up to 150Kpa (kilopascals) in both excavations. Readings over 90Kpa can mean there is a possibility of desiccation.

Tests have also been carried to determine the moisture content of the soil. The results do indicate that the soil is desiccated.

MONITORING

Monitoring Type	Start Date	Date of Latest Readings
Level	02/08/2022	24/02/2023
Seasonal movement being displayed in the readings. Further readings are required to support any TPO applications and to confirm stability		



CAUSE OF DAMAGE

Following analysis of the results of the site investigation, we are satisfied that the cause of damage is clay shrinkage with tree roots being a contributory factor.

DISCUSSIONS

As mentioned above, the main cause of movement is shrinkage of the clay sub-soil with roots from Lime trees on neighbouring property having contributed to the damage. An arboriculturist has been appointed and we will arrange for contact to be made with the Local Authority regarding the Lime trees. It is most likely that stability will be regained once the vegetation has been removed or reduced, and the soils have naturally rehydrated. Once stability has been regained, it is likely that remedial works will be limited to crack repair and redecoration of the superstructure.

RECOMMENDATIONS

We will continue with the monitoring exercise that will have to be extended to cover a 12 months period, and liaise with the Local Authority regarding the Lime trees.

NEXT ACTIONS

Start discussions with the tree owners to have them removed which will allow the property to stabilise.

ATTACHMENTS

Attachments are as follows:

Site Investigation Report