

ADDENDUM INSURANCE REPORT
Retained

DATE OF ISSUE:	14 th March 2022
OUR REFERENCE NO:	72126981
YOUR REFERENCE NO:	74851548913
Eaton Gate Household Davies Group Ltd (Stoke) 2nd Floor, East Court Riverside Park Stoke-on-Trent Staffordshire ST4 4EY	46 West Park Street Dewsbury WF13 4LD



General view of property



SUMMARY

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager, John Ellis MSc MCI0B C. Build E MCABE FCII FCILA AssocRICS, 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.

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

SITE INVESTIGATIONS

A trial/bore hole has been excavated adjacent to the rear elevation of the property. This revealed a 150mm thick concrete foundation at a depth of 400mm below ground level, bearing onto a firm to stiff, light brownish, grey, slightly sandy clay. This soil continues down to 1.25m below ground level where it becomes a greyish brown, highly weathered mudstone. The borehole was terminated at 1.3 metres due to an obstruction. The excavation remained open and dry on completion.

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 62Kpa (kilopascals) at 500mm and 113Kpa at 1 metre. 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 very close to being desiccated.

A CCTV survey of the drains has been conducted. This confirmed that there is a displaced joint, a circumferential crack, and partial blockages. However, the damage is not within close proximity to the affected area and is not regarded as a contributory factor towards the movement that has occurred.

MONITORING

We consider that a period of monitoring is necessary. Whilst no tree roots were detected in the excavation, there is a mature tree within the zone of influence on the property and monitoring results may be necessary to assist in the mitigation measures that might be required.

CAUSE OF DAMAGE

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

Whilst the drains are damaged, our view is that they have not contributed to the damage evident as they are too far away to have an influence.

DISCUSSIONS

As mentioned above, the main cause of movement is shrinkage of the clay sub-soil with the possibility of roots from a nearby mature deciduous tree on neighbouring property having contributed to the damage. An arboriculturist needs to be appointed to confirm whether any action should be taken regarding the tree. It is most likely that stability will be regained once the vegetation has been removed or reduced, should it be confirmed that the tree is contributing to the movement, 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 await Insurer's confirmation that liability is accepted for subsidence of the site, and that we can commence a period of monitoring and appoint an Arboriculturist.

Whilst the drains are not considered to be contributing to the movement, they have been damaged. Can you confirm whether you are prepared to accept the damage to the drains under the Accidental Damage to underground services section of the policy. The cost of repairs has been estimated at £1,938.00 inclusive of VAT.

INSURANCE ISSUES

Nothing further has been brought to light during the course of our investigations and we are proceeding accordingly.

CONTRIBUTION & RECOVERY

- We can consider the potential third party aspect once an Arboriculturist has been appointed.
- Insurers agreement to deal with the repairs to drains under Accidental Damage
- We also await insurers comments with regards the under-insurance as noted on the initial report.
- Option 3 of the ABI Agreement applies and we are awaiting previous Insurers details from the policyholder

POLICY LIABILITY

Following the site investigations, we are happy that liability will engage, and we await your confirmation that policy liability has been accepted.



PRESENT POSITION

We await your confirmation that policy liability has been accepted, and that we can instigate a monitoring exercise and appoint an Arboriculturist.

ACTION REQUIRED BY INSURERS

We await your confirmation that policy liability has been accepted, and that we can instigate a monitoring exercise and appoint an Arboriculturist.

ATTACHMENTS

Attachments are as follows:

- Invoice No: HH/21/68187 & DPMS068769I02
- Site Investigation Report
- Copy Addendum Technical Report to Policyholder
- Copy accompanying letter to Policyholder.

Invoice

Client: Davies Group
PO Box 2958
Stoke on Trent
ST4 9FY

Your Ref: 72126981
Date: 28th February 2022
Our Ref: IIII/21/68187
Name: Hussain

Location: 46 West Park Street, Dewsbury, WF13 4LD

<u>DESCRIPTION</u>	<u>UNIT</u>	<u>RATE</u>	<u>QUANTITY</u>	<u>TOTAL</u>
1 No trial holes, 1 No borcholes - and a CCTV (when necessary).	Sum	£450.00	1	£450.00
Moisture Contents	Each	£5.50	2	£11.00
Atterberg Limits	Each	£39.00	2	£78.00
Oedometer (Swell Strain method)	Each	£58.00	2	£116.00
Heave	Each	£53.00	1	£53.00
Courier Charge	Per Claim	£15.00	1	£15.00
		NET		£723.00
Terms: 30 days from date of Invoice		<u>VAT@20.0%</u>		£144.60
		GROSS		£867.60

If paying by cheque please ensure that it is made payable to Geocore Site Investigations Limited
Alternatively please pay by BACS
Account Name: Geocore Site Investigations Limited
Sort Code: 60-13-19
Account No: 52398617

