



Policyholder: [REDACTED]

Subject Property Address:

23 Hawthorne Way
Shelley
HUDDERSFIELD
West Yorkshire
HD8 8JX

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of [REDACTED] 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: 26/03/2025

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Matthew Stone , in accordance with our Project Managed Service.

1.1. Description of building

The main property is a Detached bungalow constructed circa 1985 in a residential estate location on a plot that is considered generally to be level.

The property also has a conservatory to the rear which is the primary subject of the claim.

1.2. Discover of damage

The policyholder and homeowner, [REDACTED] first discovered the damage in 24/08/2022. August 2022 PH noticed that the conservatory seemed to be coming away from the wall of the house. She noticed cracks in the wall and recalled after that she had issues opening and closing the windows when the weather was very hot. The conservatory was put in about 16 years ago, and they replaced the roof from the glass panels to a light weight felt roof about 8 years ago. She has called the conservatory company and sent them photos and they advise that there is nothing they can do - due to the roof. Roofer has been out and advised there is nothing wrong with the roof, it's only slightly heavier than the glass. Contacted insurers.

1.3. Nature and extent of damage

Description and Mechanism: The main area of damage is to the conservatory. This pattern of cracking indicates a mechanism of downward foundation movement towards rear right of the conservatory.

- i. Significance: The BRE Digest 251 - Assessment of damage for the property is category 2 - Slight .
- ii. Onset and Progression: [REDACTED] has advised that damage first commenced in 24/08/2022. We consider that the damage has occurred recently. The T1 Oak tree has been removed.

2. SITE INVESTIGATIONS

A site investigation was carried out by CET in December to confirm the cause of damage/Extent of mitigation. The investigation comprised of a trial pit located to the rear right hand corner of the conservatory.

The results of the site investigation confirm that the conservatory is built off very shallow concrete foundations to a depth of 300mm. The foundations bear onto stiff friable silty sandy clay with gravel. During the inspection of the trial hole roots were encountered of 2000mm and when analysed belonged to Quercus vegetation (Oak tree).

3. MONITORING

We consider that level monitoring is required. This is to confirm the operation of a clay shrinkage subsidence mechanism. Monitoring was set up in January 2023 and records the following.

The subsidence level monitoring chart demonstrates a cyclical pattern driven by seasonal weather changes and clay shrinkage subsidence due to vegetation.

Winter/Spring (Wetter Months): The readings generally rise, with some points showing significant peaks (e.g., February/March 2023 and early 2024). Increased rainfall leads to higher soil moisture content, causing clay expansion and reducing subsidence.

Summer/Autumn (Drier Months): The readings tend to decline, with notable dips (e.g., August/September 2023 and 2024). During drier periods, vegetation, particularly trees and shrubs, extracts moisture from the soil, accelerating clay shrinkage and increasing subsidence.

Overall Trend: The year-on-year fluctuations indicate a recurring cycle of expansion and contraction of the clay subsoil.

This pattern is characteristic of shrink-swell behaviour in clay soils, where subsidence is exacerbated by vegetation removing moisture in dry months and relieved by rainfall in wetter months.

4. CONCLUSIONS

4.1. Cause of Subsidence

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

4.2. Recommendations

4.2.1 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 Local Authority is responsible is contributing toward the cause of damage. We are confirming the ownership of the vegetation with an arborist report.

4.2.2 Repair:

We have not yet decided on the final type of repair required, but have produced an outline of the most likely requirements. This involves undertaking underpinning, superstructure repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims. In addition the results of the Site Investigation and laboratory testing have been taken into account.

Comparable costs:

Following our preliminary inspection an estimated maximum loss for the rebuild of the conservatory on an engineered base was set at £80,000.00 with a probability of 25%. This would be costings expected should the vegetation not be removed by the implicated parties.

Should the vegetation be removed, there is a reserve set for superstructure repairs at £36,880.00. This is dependant on a successful mitigation and treatment of the vegetation ensuring no regrowth occurs.

On behalf of Sedgwick International UK

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