Description of Damage

The area of damage is primarily confined to the front LH two storey bay and is apparent as separation cracking with the front of the main house and stepped cracking above and below the side windows to the bay. The RH bay appears to have suffered similar damage in the past as evidenced by patterns of previous filled cracks.

Maximum crack width was 4mm, and the damage falls within Category 2 of Table I in BRE digest 251 "Assessment of Damage in Low Rise Buildings". This category describes damage as "Cracks easily filled. Recurrent cracks can be masked by suitable linings; some external re-pointing maybe required to ensure weather-tightness".

Discovery

We understand cracking was discovered in mid September 2005, leading Mr Webster to intimate a claim to Insurers.

Trial Pits

A Trial pit (TP/BH1) was excavated along the front wall of the LH bay window near its front RH corner and revealed a 280mm thick concrete footing which projected from the face of the wall above by 40mm and was founded at 0.46m below paving level on a very stiff slightly gravely sandy CLAY, which was proved to the termination of the borehole at 2.2m below ground level due to refusal.

Roots were noted down to 1.7m below ground level.

A control borehole (BH3) was undertaken later, in the rear lawn and showed that beneath a 400mm thick layer of TOPSOIL was a wet medium dense silty clayey coarse SAND, with abundant chalk and flint fragments and chalk and flint gravels up to 80mm in size, which continued to 1.5m below ground level where it overlaid a stiff moist CLAY with abundant chalk