2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY, LS27 0JG
01924 428691

Policyholder: [redacted]

Subject Property Address:

27A Bury Road
Ramsey
Huntingdon
PE26 1NE

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Legal & General Insurance 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: 18/05/2019

Our Ref: 8578218

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Andrew Young ACIOB, Cert CII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is Detached house in a village location on a plot that is level. The overall layout is recorded on our site plan.

DISCOVERY OF DAMAGE

The policyholder and homeowner, [redacted], first discovered the damage in September 2018.

Policyholder noticed hairline cracking, which started to open over the coming months, once cracks started to open policyholder decided to inform his buildings insurer.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the left elevation projection at junction with the main house and takes the form of internal and external cracking comprising of vertical and diagonal cracking of upto 3.5mm in width.

This pattern of damage indicates a mechanism of downwards movement to left elevation of the left projection.

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

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

A site investigation found there to be a 300mm thick concrete strip foundation of which the underside is 700mm below ground level. The foundation bears onto dry stiff brown slightly sandy Clay, this carries onto a depth of 1200mm. At 1200mm the strata changes to dry stiff grey slightly sandy Clay, this carries onto a depth of 3100mm at which point the borehole was terminated.

Roots were found to the underside of the foundation and down to a depth 1200mm. The roots found to the underside of the foundation have been identified as coming from either, Hedera (Ivy), Fatsia (Shrub), or Sambucus (Elder). Roots at 1200mm have been identified as coming from Salicaceae (Willow or Poplar).

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 and other private owners are responsible is contributing toward the cause of damage.

Repair

We have not decided on the final type of repair required as our investigations have not yet been concluded.

For Sedgwick International UK

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