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INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: [redacted]

Address of Insured: [redacted]

Situation of Damage: 1 and 7 Wheatstone Road, HUNTINGDON, Cambridgeshire, PE29 1DE



This report is prepared on behalf of [redacted] for the purpose of investigating an insurance claim. 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: 10/02/2025 Out Ref: 10051341

ENGINEERING SUMMARY

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Rod McKee BSc (Hons) Dip CII MCIOB, in accordance with our project managed service.

The claim is primarily concerned with rotational movement and associated pattern of damage to the left hand 2-storey section comprising residential ground floor flat (No.1) and first floor flat (No.7).

Site record details are attached and all references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property comprises a standard purpose-built block of residential flats, part 2-storey and 3-storey in height, situated on a level suburban plot within a modern residential development.

SIGNIFICANT VEGETATION

Further arboricultural advice has been obtained.

Reference should be made to the report prepared by PRI Ltd.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery Understand following void inspection within ground floor flat

Subsequent action Notified Insurers

Claim notificationInsurers were notified on 23/11/2023.

REPORTS BY OTHERS

None

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The damage is to both the front and rear elevations taking the form of external tapering cracking, maximum crack width being in the order of 10-12mm, generally around window openings extending over the full 2-storey height. Internally, the movement is reflected within wall finishes within both flats. The observed mechanism of movement is a downward structural rotation towards the left hand side.
Significance	The level of damage is moderate, and is classified as category 3 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 INVESTIGATION

The site investigation has been undertaken by CET Ltd on 3 January 2024.

A copy of the factual site investigation report is appended.

The results of the ground investigation indicate that the affected foundation is founded at a depth of 1750mm below ground level and bearing directly onto a shrinkable clay soil described as stiff brown/grey sandy gravelly CLAY.

The recorded Plasticity Index of 16% to the underside confirms the medium shrinkable nature of the supporting soil ie. capable of volumetric change due to a variation in moisture content.

Roots up to 3mm in diameter were observed to the underside of the foundation with roots up to 2mm in diameter down to the borehole termination depth of 3.7m below ground level. Samples of these roots have been independently positively identified (using anatomical analysis) as having emanated from *Fraxinus* (Ash).

The soil analysis and in particular the shear vane soil strength testing demonstrate that the load bearing capacity of the soil has not been compromised. As such, the evidence does not support the possibility that the damage is as a result of damaged or leaking drains.

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.

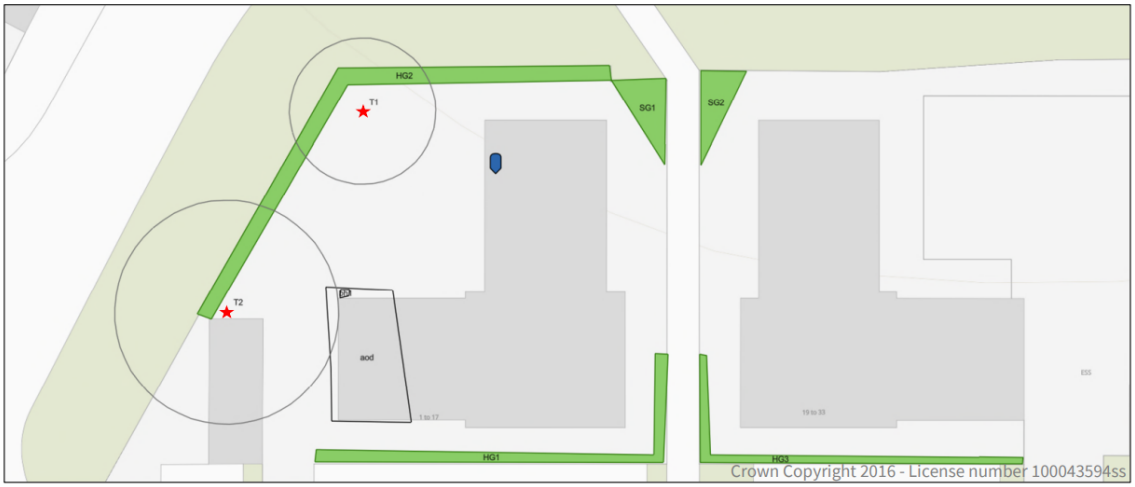
MITIGATION

Further arboricultural advice has been obtained with the following recommendations:

4.2 Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required	CA	TPO	Ownership
T1	Lime (Common)	Fell and treat stump with eco plugs (broadleaved)	No	Yes	PH
T2	Ash	Fell and treat stump with eco plugs (broadleaved)	No	Yes	PH

7.0 APPENDIX 2: SITE PLAN



Location: 1 and 7, Wheatstone Road, Huntingdon, PE29 1DE
Job Ref: 286813
Survey date: 04-03-2024

By Property Risk Inspection - Insurance Services

MONITORING

Monitoring taking the form of both precise external level and crack-width monitoring has been established.

Readings to date are appended over the period 19 April 2024 to 14 January 2025.

A clear ongoing cyclical pattern of movement consistent with our opinion on causation has been recorded with further downward movement towards the rear left hand side (in the order of 14mm) over the end of the summer period with subsequent ground recovery/rehydration over the recent wetter winter period. Similarly, crack-width readings record ongoing cyclical movement.

REPAIR RECOMMENDATIONS

It is anticipated that stability will be restored subject to removal of the external drying influence such that superstructure crack repair will be appropriate.

PROJECT TEAM DETAILS

Rod McKee BSc (Hons) Dip CII MCIOB - *Building Consultant Specialist Subsidence Team*
Krystal Plant - *Claims Technician Specialist Subsidence Team*
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