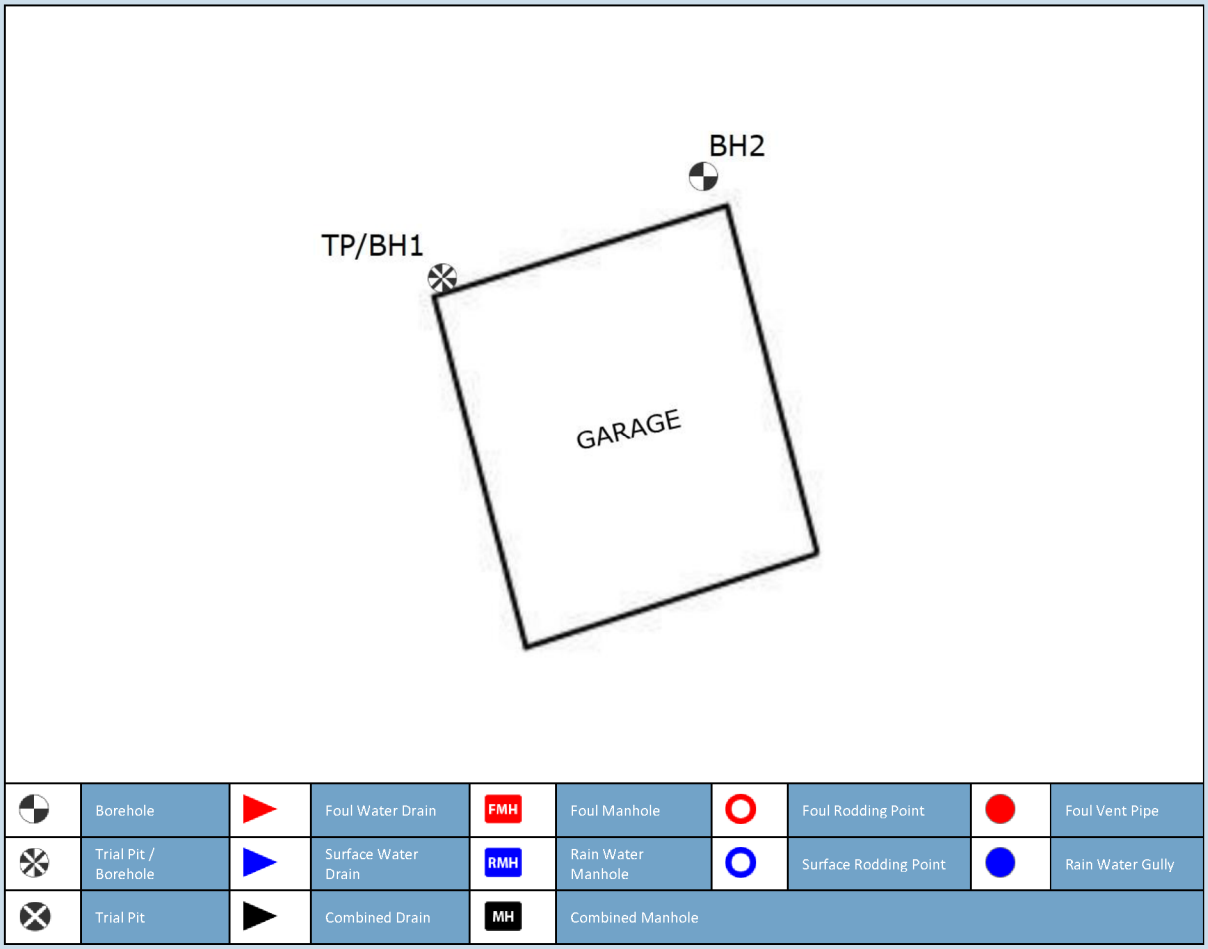
GEOTECHNICAL
for SMS (LBG)

5C Mill Lane, Peterborough, PE7 3UZ

Client:	SMS (LBG)
Client Contact:	Refer to iSubs
Client Ref:	IFS-LBG-SUB-25-0125932
Policy Holder:	Mr Steven Turner
Report Date:	6 February 2026
Our Ref:	C85937G37701

Site Plan



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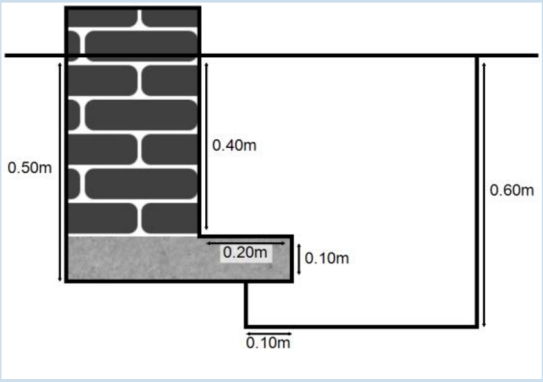
TP/BH1 Foundation Detail and Borehole Log

Foundation Detail

Garage foundation comprised of brick wall to 400mm bgl, bearing on concrete to 500mm bgl, with a total projection of 200mm from the elevation. Underside of foundation (USF) was exposed to 100mm back from the face of the foundation and probed 300mm back from the face of the foundation.



WS	Samples Type	Samples Depth (m)	Tests Type	Tests Depth (m)	Tests Results	Legend	Stratum Description and Observations
						0	MADE GROUND: Soft brown CLAY.
						0.5	...at 0.50m bgl UNDERSIDE OF GARAGE FOUNDATION.
	D R	0.60 - 1.10 0.60 - 1.60	PEN	0.60	HP=0.2 (0.2,0.2,0.2,0.2,0.2)		Firm brown speckled cream CLAY.
							...at 0.6m to 2.60m bgl rare roots of live appearance encountered and sampled.
							...at 0.6m to 4.00m bgl soils described as being slightly moist.
	D	1.10 - 1.60	PEN PEN	1.10 1.10	HP=0.3 (0.2,0.5,0.2,0.2,0.2) HP=0.5 (0.5,0.5,0.5,0.5,0.5)	1.0	
	D R	1.60 - 2.10 1.60 - 2.60	PEN	1.60	HP=0.5 (0.5,0.5,0.5,0.5,0.5)	1.5	
	D	2.10 - 2.60	PEN	2.10	HP=0.5 (0.5,0.5,0.5,0.5,0.5)	2.0	
	D	2.60 - 3.10	PEN	2.60	HP=0.5 (0.5,0.5,0.5,0.5,0.5)	2.5	
	D	3.10 - 3.60	PEN	3.10	HP=0.5 (0.5,0.5,0.5,0.5,0.5)	3.0	
	D	3.60 - 4.00	PEN	3.60	HP=0.5 (0.5,0.5,0.5,0.3,0.5)	3.5	
						4.0	...at 4.00m bgl target depth achieved.

-- End of borehole at 4.00m --
Roots encountered to 2.60m bgl. Groundwater strikes not encountered. PEN = Hand Penetrometer (kg/sq cm). Trial pit excavated to 0.60m bgl. Borehole completed by mech window sampler.

SubsNetUK

BH2 Borehole Log

WS	Samples Type	Samples Depth (m)	Tests Type	Tests Depth (m)	Tests Results	Legend	Stratum Description and Observations
	D R	0.50 - 1.00 0.50 - 1.50	PEN	0.50	HP=0.5 (0.5,0.5,0.5,0.5,0.5)	0.5	Firm brown slightly sandy CLAY. ...at 0.5m to 2.5m bgl rare roots of live appearance encountered and sampled. ...at 0.5m to 4.00m bgl soils described as being slightly moist.
	D	1.00 - 1.50	PEN	1.00	HP=0.5 (0.5,0.5,0.5,0.5,0.5)	1.0	
	D R	1.50 - 2.00 1.50 - 2.50	PEN	1.50	HP=0.5 (0.5,0.5,0.5,0.5,0.5)	1.5	
	D	2.00 - 2.50	PEN	2.00	HP=0.4 (0.5,0.5,0.5,0.3,0.3)	2.0	
	D	2.50 - 3.00	PEN	2.50	HP=0.4 (0.5,0.3,0.3,0.5,0.5)	2.5	
	D	3.00 - 3.50	PEN	3.00	HP=0.3 (0.3,0.5,0.2,0.3,0.2)	3.0	
	D	3.50 - 4.00	PEN	3.50	HP=0.3 (0.3,0.3,0.2,0.3,0.5)	3.5	
						4.0	...at 4.00m bgl target depth achieved.

-- End of borehole at 4.00m --
Roots encountered to 2.50m bgl. Groundwater strikes not encountered. PEN = Hand Penetrometer (kg/sq cm). Borehole completed by mech window sampler.

SubsNetUK

Site Observations

GENERAL:
Site Investigation works (TP/BH 1) undertaken on 22 January 2026 during dry weather (i.e. no rain).
Site Investigation works (TP/BH 2) undertaken on 22 January 2026 during dry weather (i.e. no rain).

HEALTH AND SAFETY:
Negative signal obtained in Power, Radio and Genny mode on the Cable Avoidance Tool (CAT) (TP/BH1).
Negative signal obtained in Power, Radio and Genny mode on the Cable Avoidance Tool (CAT) (BH2).

FOUNDATIONS:
At 0.50m bgl UNDERSIDE OF GARAGE FOUNDATION in TP/BH1.

BOREHOLE:
At 4.00m bgl target depth achieved in TP/BH1.
At 4.00m bgl target depth achieved in BH2.

SOILS:
At 0.6m to 4.00m bgl soils described as being slightly moist in TP/BH1.
At 0.5m to 4.00m bgl soils described as being slightly moist in BH2.

ROOTS:
At 0.6m to 2.60m bgl rare roots of live appearance encountered and sampled in TP/BH1.
At 0.5m to 2.5m bgl rare roots of live appearance encountered and sampled in BH2.

IN SITU TESTING:
Hand Penetrometer (PEN) undertaken at 0.6m bgl (TP/BH 1) within the hand excavated trial pit and thereafter in the window sample borehole at maximum 0.5m intervals.
Hand Penetrometer (PEN) undertaken at 0.50m bgl (TP/BH 2) within the hand excavated trial pit and thereafter in the window sample borehole at maximum 0.50m intervals.

WATER STRIKES:
No water strikes (NWS) encountered (TP/BH 1).
No water strikes (NWS) encountered (TP/BH 2).

Environmental Services

SOIL ANALYSIS

for Subsidence Management Services

5C Mill Lane, Peterborough, PE7 3UZ

Client:	Subsidence Management Services
Claim Number:	500614046
Policy Holder:	Mr Steven Turner
Report Date:	26/02/2026
Our Ref:	L30630

Compiled By:

Name	Position	Signature
Bob Walker	Laboratory Manager	[redacted]

Checked By:

Name	Position	Signature
Bob Walker	Laboratory Manager	[redacted]

Date samples received:	28-Jan-26
Water Content Test Date:	10-Feb-26
Atterberg Limits Test Date:	23-Feb-26

UKAS TESTING

9265

Environmental Services

Notes relating to soils testing

Unless otherwise stated, all soil testing was undertaken by Environmental Services at 21 Coventry Road, Coleshill, B46 3BB for Subsidence Management Services, Bembridge House, 1300 Parkway, Solent Business Park, Whiteley, Fareham, Hampshire, England, PO15 7AE and all testing at these premises currently falls outside of UKAS accreditation.

Soil samples have been prepared in accordance with BS1377:Part 1: 2016 Section 7

Descriptions of soil samples within the laboratory have been undertaken generally in accordance with BS5930:2015. Descriptions of soil samples fall outside of the scope of UKAS accreditation and may have been shortened to remove tertiary components for ease of reference.

The graphical representation of 40% of the LL and the numerical representation of the modified plasticity index (mod. PI) fall outside of the scope of UKAS accreditation.

Following the issue of this soil analysis report, samples will be retained for at least 28 days should additional testing, or referencing, be required. It should be noted that any tests undertaken on soils retained subsequent to the issue of this report may not give an accurate indication of the in-situ conditions of the sample.

This Soil Analysis Report may not be reproduced, in part or in full, without written approval of the laboratory.

The results contained herein relate only to items tested and no others. Additionally as the laboratory is not responsible for the sampling process it takes no responsibility for the condition of the samples and all samples are tested "as received".

Where samples of the same test type are not tested on the same day, or the testing spans multiple days, the test date states the day of the final test or the test date of the final sample.

All information above the laboratory reference on the cover page of this report are as provided by the customer and the laboratory is not responsible for any errors or omissions therein.

Water Content Tests are undertaken in accordance with ISO 17892:Part 1:2014

The Liquid Limit test is undertaken in accordance with BS1377:Part 2:2022 using an 80g cone with a 30° tip. Sieve percentages reported in blue denote that the sample has been sieved otherwise it has been prepared from its natural state. Sieve percentage reported in BOLD denote that the sample has been oven-dried prior to testing.
Unless otherwise specified herein, the one-point cone penetrometer method has been used.

The Plastic Limit test and the determination of the Plasticity Index is undertaken in accordance with BS1377:Part 2:2022. Where a plastic limit has been denoted with an asterisk (*) then it has been derived from the liquid limit and has not been tested.

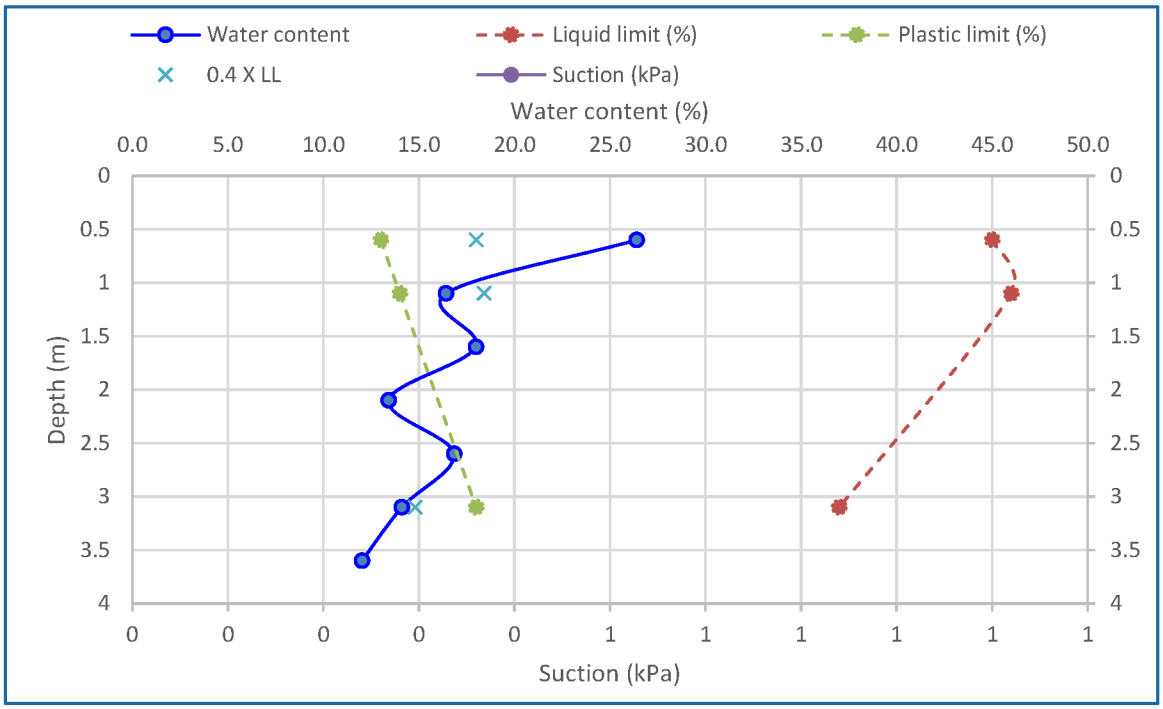
If you would like to provide feedback on this report or any laboratory services or performance, please complete the form below. All appropriate feedback will be used in the continual improvement of laboratory services.

Laboratory feedback form

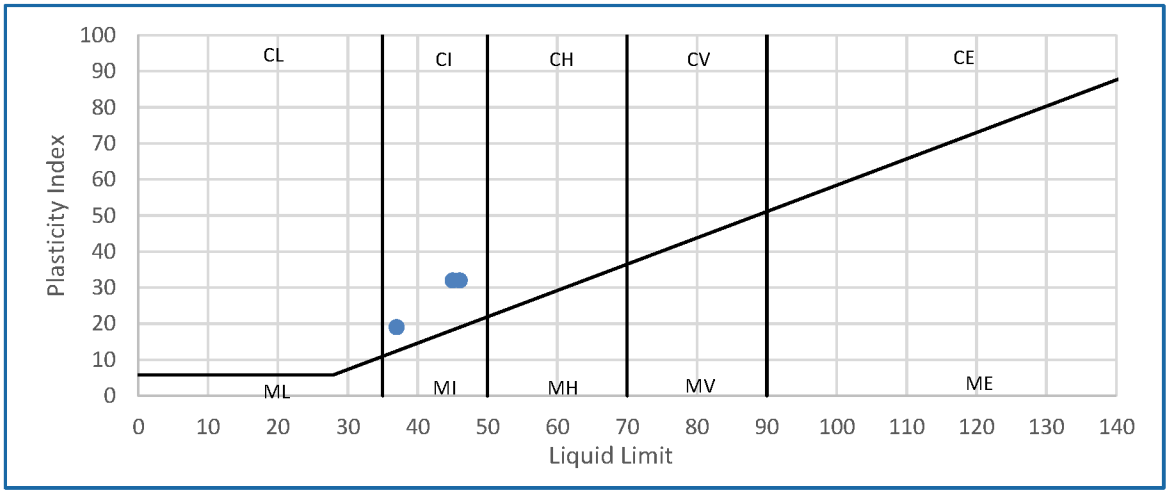
Environmental Services

Samples from BH1

Lab Ref	Depth (m)	WC (%)	LL (%)	PL (%)	PI (%)	.425 mm(%)	mod. PI (%)	Av. Suc. (kPa)	Description
1	0.6	26.4	45	13	32	69	22		Soft brown slightly gravelly, silty CLAY
2	1.1	16.4	46	14	32	56	18		Soft brown slightly sandy, gravelly, silty CLAY
3	1.6	18.0							Soft brown slightly sandy, gravelly, silty CLAY
4	2.1	13.4							Soft brown slightly sandy, gravelly, silty CLAY
5	2.6	16.8							Soft brown slightly sandy, gravelly, silty CLAY
6	3.1	14.1	37	18	19	24	5		Moist brown very gravelly, silty, slightly clayey SAND
7	3.6	12.0							Moist brown very gravelly, silty, slightly clayey SAND



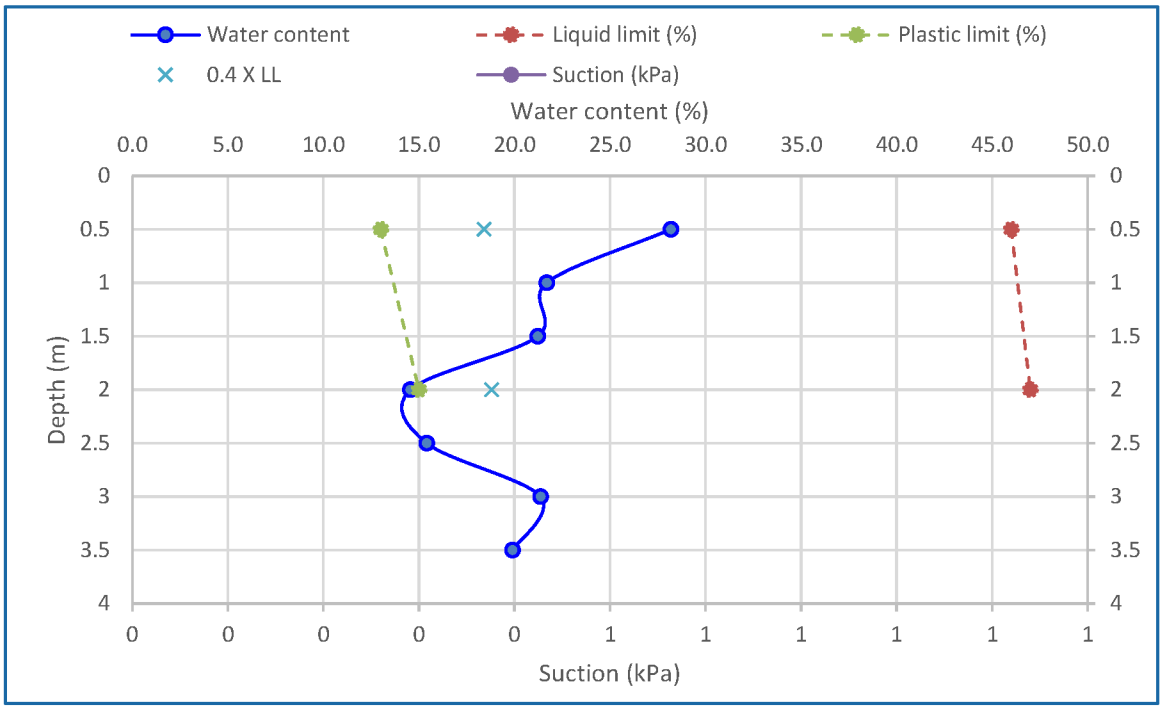
Plasticity Chart for Casagrande Classification



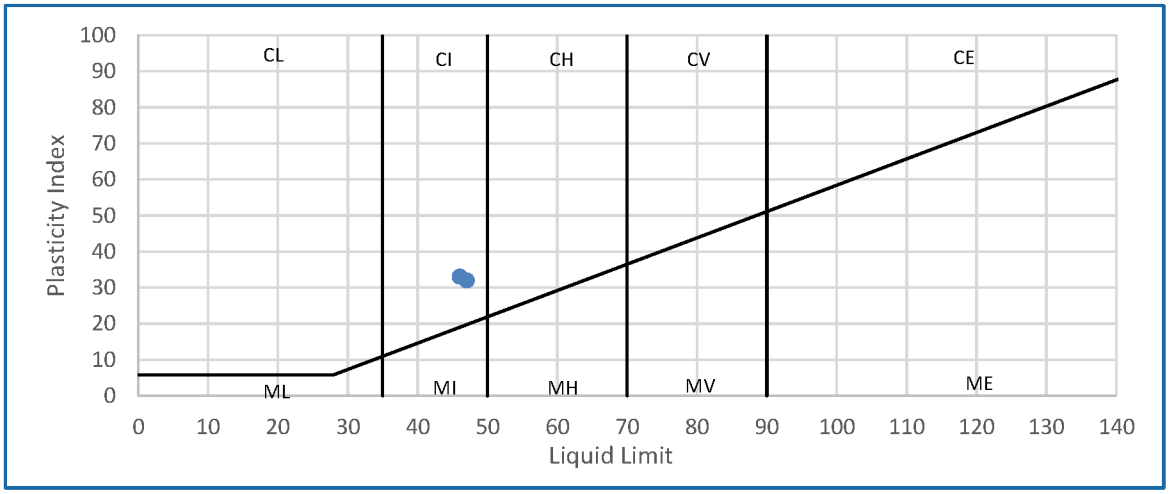
Environmental Services

Samples from BH2

Lab Ref	Depth (m)	WC (%)	LL (%)	PL (%)	PI (%)	.425 mm(%)	mod. PI (%)	Av. Suc. (kPa)	Description
8	0.5	28.2	46	13	33	59	19		Soft brown slightly sandy, gravelly, silty CLAY
9	1	21.7							Soft brown slightly sandy, gravelly, silty CLAY
10	1.5	21.2							Soft brown slightly sandy, gravelly, silty CLAY
11	2	14.6	47	15	32	55	18		Soft brown slightly sandy, gravelly, silty CLAY
12	2.5	15.4							Soft brown slightly sandy, gravelly, silty CLAY
13	3	21.4							Soft brown slightly sandy, gravelly, silty CLAY
14	3.5	19.9							Soft brown slightly sandy, gravelly, silty CLAY



Plasticity Chart for Casagrande Classification



Deviating Samples

The table below details any samples deviating from laboratory procedure or deviating in condition to an extent whereby the validity of results may be affected. A test denoted "I" is likely to have had testing abandoned but where a test result has been provided a non-standard procedure may have been used, details of which will be provided upon request.

LAB REF	CONDITION	WC	ATT	SUC	OED
1				VG	
2				VG	
3				VG	
4				VG	
5				VG	
6				VG	
7				VG	
8				VG	
9				VG	
10				VG	
11				VG	
12				VG	
13				VG	
14				VG	

Key

D	Delay in sample receipt
C	Contaminated sample
B	Sample not bagged correctly
S	Sample too sandy (unsuitable for testing)
G	Sample too gravelly (unsuitable for testing)
V	Sample too soft (unsuitable for preparation)
L	Sample too silty
I	Insufficient sample
O	Too much organic content (unsuitable for testing)
N	Non-standard procedure used
H	Sample depth too shallow
X	Testing result too similar to above sample

References

The following provides a brief interpretation of the test results by comparison of the results to published classifications. The Atterberg Limit test may be used to classify the plasticity of soils; the plasticity classes defined in BS5930:2015 "Code of Practice for Site Investigations" are as follows.

CL (ML)	CLAY and CLAY/SILT of Low plasticity
CI (MI)	CLAY and CLAY/SILT of Intermediate plasticity
CH (MH)	CLAY and CLAY/SILT of High plasticity
CV (MV)	CLAY and CLAY/SILT of Very High plasticity
CE (ME)	CLAY and CLAY/SILT of Extremely High plasticity
O	The letter O is added to prefixes to symbolise a significant proportion of organic matter.
NP	Non-plastic

The Plasticity Index (PI) Result obtained from the Atterberg Limit tests may also be used to classify the potential for volume change of fine soils, in accordance with the National House Building Council's standards - Chapter 4.2 (2003) "Building Near Trees", as summarised below.

Modified PI < 10	Non Classified.
Modified PI = 10 to <20	Low volume change potential.
Modified PI = 20 to <40	Medium volume change potential.
Modified PI = 40 or greater	High volume change potential.

The 2003 edition of Chapter 4.2 also permits use of the Plasticity Index without modification. The classifications for this are grouped by soil type (soils with similar visual soils description and using unmodified Plasticity Indices.

ROOT IDENTIFICATION
for SMS (LBG)

5C Mill Lane, Peterborough, PE7 3UZ

Intec
Parc Menai, Bangor,
Gwynedd, North Wales
LL57 4FG
Tel: 01248 672652

Client:	SMS (LBG)
Client Contact:	Refer to iSubs
Claim Number:	500614046
Client Reference:	IFS-LBG-SUB-25-0125932
Policy Holder:	Mr Steven Turner
Report Date:	9 February 2026
Our Ref:	R64637

Sub Sample	Species Identified		Root Diameter	Starch
TP/BH1:				
0.6-1.6m	*Fagus* spp.	1	5 mm	Moderate
0.6-1.6m	*Fraxinus* spp.		3 mm	Low
1.6-2.6m	*Fagus* spp.	2	3 mm	Abundant
1.6-2.6m	*Acer* spp.		1.5 mm	Moderate
BH1:				
0.5-1.5m	*Fraxinus* spp.	3	2 mm	Moderate
0.5-1.5m	*Fagus* spp.		1.5 mm	Low
1.5-2.5m	*Fraxinus* spp.	4	6 mm	Abundant
1.5-2.5m	*Fagus* spp.		3 mm	Low

Comments:

1 - Plus 1 other also identified as *Fagus* spp.
2 - Plus 1 other also identified as *Fagus* spp.
3 - Plus 1 other also identified as *Fraxinus* spp.
4 - Plus 1 other also identified as *Fraxinus* spp.

Fagus spp. include common beech and copper beech.
Fraxinus spp. include common ash.
Acer spp. are maples, including sycamore, Norway maple, and Japanese maples.

Signed: R. Shaw

Unless we are otherwise instructed in writing, the above sample material will normally be disposed of 6 years after the date of this report.

INVESTOR IN PEOPLE
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