

Claim Assessment Report

On behalf of **Aviva Commercial**

Report Date: 19 December 2019

Our Reference: IFS-AVI-SUB-19-0084937

Claim Reference: 9075232

Policyholder: Reading Spiritualist Church

Risk Address: 81 Baker Street, Reading, RG1 7XY



SITE PLAN NOT TO SCALE

This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218

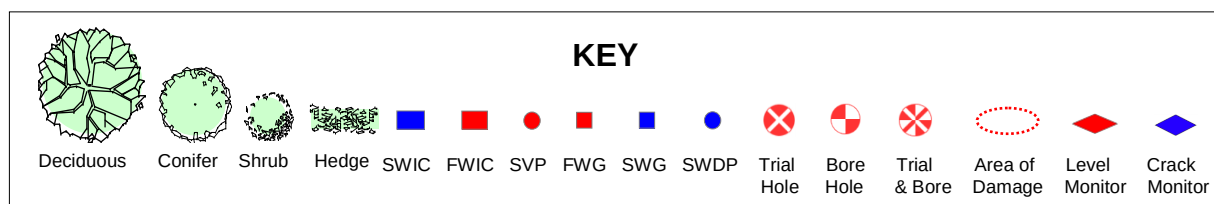
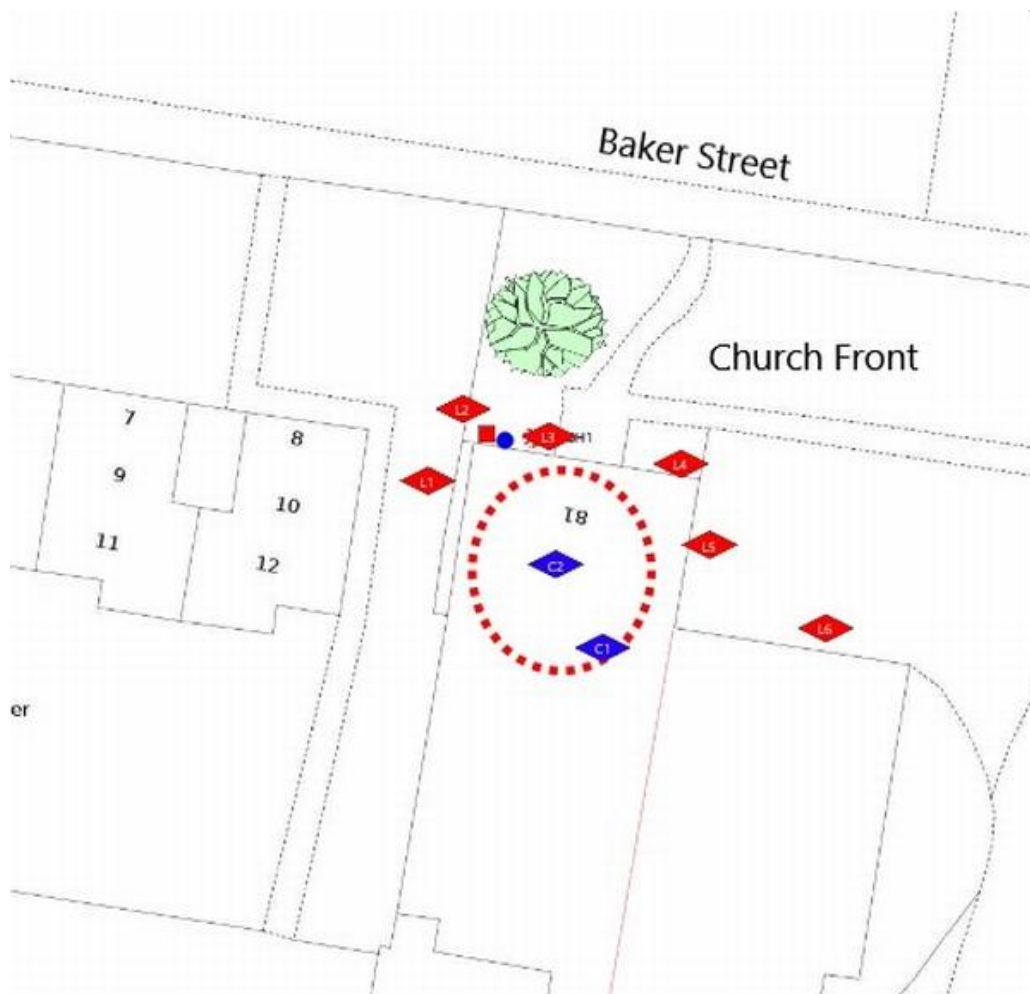


FIGURE 1 Site Plan

INTRODUCTION

We have been asked by your building Insurers to comment on suspected subsidence damage to the above property. Our report briefly describes the damage, identifies the cause and gives recommendations on the required remedial measures.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot or infestation etc.

Investigations have been carried out in accordance with the guidance issued by The Institution of Structural Engineers. All directions are given relative to an observer facing the front of the property. We have not commented on any part of the building that is covered or inaccessible.

CIRCUMSTANCES

Further to advice received recently regarding the cracks in the Church, insurers were contacted in November of this year.

PROPERTY DESCRIPTION AND BUSINESS USE

The property is a single storey church of traditional construction with solid brickwork walls surmounted by a ridged asphalt covered roof.

HISTORY

Date of Construction	1911
Purchased	1966
Policy Inception Date	01 February 2019
Damage First Noticed	04 March 2019
Claim Notified To Insurer	07 November 2019
Date of our Inspection	16 December 2019

ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

TOPOGRAPHY

The site is level with no adverse features.

GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is No Drift Geology Recorded which overlies a Bedrock geology of Chalk Including Red Chalk.

VEGETATION

The following vegetation was recorded as being within potential influencing distance of the property:-

Type	Height	Distance	Owner
Copper Beech	18m	4m	Policyholder

DAMAGE RELATING TO THE CLAIM

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.

INTERNALLY

Crack patterns and distortions towards the front of the Church Hall would imply foundation related movement has taken place over a relatively short period of time.

Cracks in the Hall, Cloakrooms, and Store room, appear to be all as a result of slight rotation of the foundations particularly to the front of the building.

EXTERNALLY

External cracks to the front and rear of the building also imply foundation related movement over a relatively short period of time.

There is a large street tree to the front of the property which is likely to be the cause of most of the cracks evident in the building, both internal and external.

DAMAGE CATEGORY

It is common practice to categorise the structural significance of the damage in this instance, the damage falls into Category 3 (Moderate).

Category 0	Negligible	<0.1 mm
Category 1	Very Slight	0.1 - 1mm
Category 2	Slight	>1 but < 5mm
Category 3	Moderate	>5 but < 15mm
Category 4	Severe	>15 but < 25mm
Category 5	Very Severe	>25mm

Classification of damage based on crack widths

INVESTIGATIONS

SITE EXCAVATIONS

Site investigations will shortly be undertaken by a specialist contractor.



FIGURE 03 External Damage



FIGURE 04 Internal Damage 1



FIGURE 05 Internal Damage 2

DRAINS

Drainage investigations in the vicinity of damage will shortly be undertaken by a specialist contractor.

MONITORING

4 crack width and level visits will be undertaken at 8-week intervals.

DISCUSSION

The diagonal aspect of the cracks, together with the fact that they increase in width with height is indicative of subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of nearby vegetation.

The proximity of the trees suggests these are the most likely moisture extracting influence. Following removal of the trees, the property can be repaired.

REQUIREMENTS

At this stage insurer's liability for the damage is deferred, pending inception date confirmation.

In order to stabilise the property and prevent further damage occurring in the future, the cause of the movement needs to be addressed, with site investigations being required.

Following completion of tree management works, the property will then be monitored to confirm stability.

Provided the property stabilises as expected, no foundation stabilisation works are considered necessary, with structural repairs of the superstructure being required only, together with internal redecoration of the damaged rooms.

Generally cracks 1mm wide or less will be filled (internal) or re-pointed (external). Internally, where the cracks are wider than 1mm, but less than 5mm the underlying brickwork or blockwork will be exposed and prior to making good the plaster finishes the cracking will be covered with expanded metal lathe. Where cracks are 5mm across or wider, some form of bed joint reinforcement will be introduced.

Cyril Nazareth
Subsidence Specialist
Subsidence Management Services