

Engineers Addendum Report

This report sets out in concise terms the nature of the evidence collected and the consultant's conclusions and recommendations

Policy Holder:	Mr Syed Imad-Ud-Din	Date:	10 th February 2020
Property Address:	2 Russet Glade, Emmer Green, Reading, Berkshire, RG4 8UJ	Our Ref:	IFS-CIS-SUB-18-0078398
Description Of Property:	The property is a single storey detached bungalow of traditional construction with cavity brickwork walls surmounted by a ridged and gabled tile covered roof constructed circa 1965.		
Location Of Damage:	The damage is to the rear (previously underpinned) section of the property.		
Date Of Relevant Construction:	Circa 1965		
Nature Of The Damage:	Cracking to the external brickwork along the rear of the right flank and rear elevations. Internal damage to the rear right bedroom, bathroom, dining area and adjacent kitchen. There is a slight lean right to left of the rear conservatory and the French doors leading into the dining area are slightly catching on the threshold		
Indicated Mechanism Of Movement:	Downward and outward rotational movement towards the rear of the property.		
Category Of Damage:	2.		
Date Of Discovery:	Summer 2018		
Occupiers' Observations:	The insured noticed an increase of movement to the paved area to the rear and inspected the bungalow and discovered cracking around the windows. Being aware the property has been subjected to a previous episode of subsidence contacted the insurer.		
Previous Relevant Movement:	We understand the rear of the bungalow was underpinned prior to purchase approximately 12 years ago.		
Comments:	We consider the damage to be subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of the protected Oaks in the insured's back garden.		

Investigation Evidence:

Examination By Building Professional:	Yes - Richard Bryant BSc (Hons) MRICS		
Trial Hole/ Bore Hole Excavations:	Yes	14th January 2019 (C42455G19695)	
CCTV Drainage Survey:	No	Not considered to be causation.	
Soil Laboratory Testing:	Yes	Shrinkable soils – (11 th February 2019 C14149S42455 (L14950))	
Root Analysis	Yes	10 th January 2019 (R24701)	
Arboriculture Assessment:	Yes	Recommendations: Removal of Oak (T1) protected by a TPO and reduction of remaining oaks to the rear of the property (25/03/2019 SA-243510)	
Heave Risk After Tree Removal:	No	Richard Bryant BSc (Hons) MRICS	
Building Monitoring:	Yes	Crack width: No	Level / distortion: Yes; last reading 7 th January 2020 (M13414)
Monitoring To Date Confirms:	The influence of vegetation as we see clear seasonal fluctuations		
Repair Scope And Value			
If Prompt Vegetation Removal:	Superstructure repairs		Potential Cost £ 17,800
If No Vegetation Is Removed:	Foundation stabilisation (Piled raft will be required if vegetation is not removed)		Potential Additional Cost £ 100,000

CONCLUSIONS AND RECOMMENDATIONS

Following my initial review of the damage and subsequent geotechnical, arboriculture investigation reports and accurate level monitoring readings I confirm that the cause of the movement to this property is directly related to the seasonal water demands of the nearby vegetation causing clay shrinkage subsidence to the rear of the bungalow.

Report prepared by:	Richard Bryant BSc (Hons) MRICS
----------------------------	---------------------------------