



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

Policyholder:



Subject Property Address:

71 Milman Road
Reading
RG2 0AZ

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of [REDACTED] 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: 21/03/2019

Our Ref: 6846356

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Phil Cayton MRICS, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is End terrace house in an urban location on a plot that is top of steep slope from . The overall layout is recorded on our site plan.

The property also has .

DISCOVERY OF DAMAGE

The policyholder and homeowner, [REDACTED] first discovered the damage 27/07/2018. [REDACTED] came back from holiday to find cracking to property. He then contacted insurer.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the front elevation and takes the form of There is a vertical crack at the location of the party wall with internal damage at the party wall junction.

This pattern of damage indicates a mechanism of The mechanism of movement is downwards to the right 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

[REDACTED] has advised that damage first commenced in 2018.

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

Site investigations were undertaken by Auger Ltd on 16/11/2018 and the results were inconclusive. A further site investigation was carried out 18/02/2019 and comprised exploratory boreholes. They have confirmed that the sub soil to the base of the borehole at 3000mm is brown fine to medium gravely clay. Laboratory testing from site investigations in the locality have confirmed that the clay is of medium plasticity and medium volume change potential as per NHBC chapter 4.2.

Roots were recovered from the full depth of the borehole¹ at the front of the property and identified by Richardson's Botanical Identifications as possibly being from a number of different species including Clematis, from 1m depth to 2m depth and Rosaceae, the subfamily POMOIDEAE (a

group of closely related trees: Malus (Apple), Pyrus (Pear), Crataegus (Hawthorn), Sorbus (Rowan, Whitebeam, Service tree), Mespilus (Medlar), and some shrubs (Pyracantha (Firethorn), Chaenomeles (Japonica), Cydonia (Quince), Amelanchier, Cotoneaster)) OR [the related] PRUNUS species (Cherries, Plums and Damsons, Almonds, Peaches and Apricots, Blackthorn/Sloe, as well as the shrubby Cherry-laurel and Portugal-laurel) at 3m depth.

The roots recovered from borehole 2 at the rear of the property were identified by Richardson's Botanical Identifications as possibly being from the family SALICACEAE (Salix (Willows) and Populus (Poplars) at 0m – 1.0m, ACER (Maples, Sycamores) at 1.0m to 2.0m depth and at 2.5m SALICACEAE (as listed above).

MONITORING

We consider that level and crack width monitoring is required. This is to aid recovery of costs from a Third Party.

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 adjoining private Third Party is responsible is contributing toward the cause of damage.

We consider the damage will not progress if appropriate measures are taken to remove the cause i.e. removal of the implicated trees and shrubs or alternatively to carry out ground stabilisation works to prevent further clay shrinkage from occurring and leaving the trees in situ.

Repair

We have not decided on the final type of repair required as our investigations have not yet been concluded. This involves undertaking ground improvement, superstructure repair and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims. In addition the results of the Site Investigation, laboratory testing and monitoring have been taken into account.

Phil Cayton MRICS
Building Consultant

Andre Lamont
Claims Technician

Direct dial: 01924 428693

E-mail: Andre.Lamont@uk.sedgwick.com