Cunningham Lindsey

Subsidence Scanning Centre, Woodhead House, Centre 27 Business Park, Woodhead Rd Birstall WF17 9TD
Telephone 01924 428691 Facsimile 01924 428603

Policyholder: Mr Richard Taylor

Subject Property Address:

Hy-Cott

Westcliff Gardens

Scunthorpe

S Humberside

DN17 1DT

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of UK Insurance (Partnerships) 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: 26/10/2010

Cunningham Lindsey Ref: LBHPA/IB/3734887

INTRODUCTION

The technical aspects of this claim are being overseen by our Project Manager Andrew Young ACIOB, CertCII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a detached house in a Residential estate location on a plot that is level. The overall layout is recorded on our site plan.

DISCOVERY OF DAMAGE

The policyholder and homeowner, Mr Richard Taylor, first discovered the damage in Late August.

The damage appeared suddenly. The policyholder then advised insurers.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the Right elevation from small garage window upto window in front right bedroom and takes the form of tapering horizontal and diagonal cracks of up to 5mm in width.

This pattern of damage indicates a mechanism of downwards movement to right elevation/ front right corner

Significance

The level of damage is slight, and is classified as category 2 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 is cyclical.

SITE INVESTIGATIONS

The results of the ground investigation indicate that there is a 100mm thick concrete strip foundation which projects 140mm from the face of the substructure. The underside of the foundation is 550mm below ground level and bears onto very stiff fragmented/friable grey veined clay, Roots were found to the underside of the foundations and were of up to 1mm in diameter and were identified as coming from the family of trees known as Fagus (beech).

MONITORING

Crack width monitoring will be set up along with level monitoring.

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 abstraction 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 leakage from drainage for which the policyholder is responsible is contributing toward the cause of damage.

We would advise the removla of the beech tree on the front right of the property

Drainage repairs will be instructed if required once a drainage survey has been reviewed.

Repair

We have not yet decided on the final type of repair required, but have produced an outline of the most likely requirements. This involves undertaking superstructure strengthening, repairs 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 and laboratory testing have been taken into account.

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Project Manager
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