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

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: [redacted]

Address of Insured: 50 Dragon Parade, HARROGATE, North Yorkshire, HG1 5DQ

Situation of Damage: 50 Dragon Parade, HARROGATE, North Yorkshire, HG1 5DQ

This report is prepared on behalf of Ageas Insurance Ltd for the purpose of investigating an insurance claim. 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: 11/05/2023 Out Ref: [redacted]

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant [redacted], in accordance with our project managed service.

The claim is primarily concerned with damage to the front of the property. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Mid terrace house constructed in c1900, in a urban on a plot that is level. There is a 12m tall Lime tree standing in the footpath at the front of the property and located approximately 7.5m from the front elevation.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	The policyholder and her neighbour at No 48 noticed cracks within their properties
Subsequent action	The policyholder became concerned and notified insurers.
Claim notification	Insurers were notified on 09/09/2022.

REPORTS BY OTHERS

None

NATURE AND EXTENT OF DAMAGE

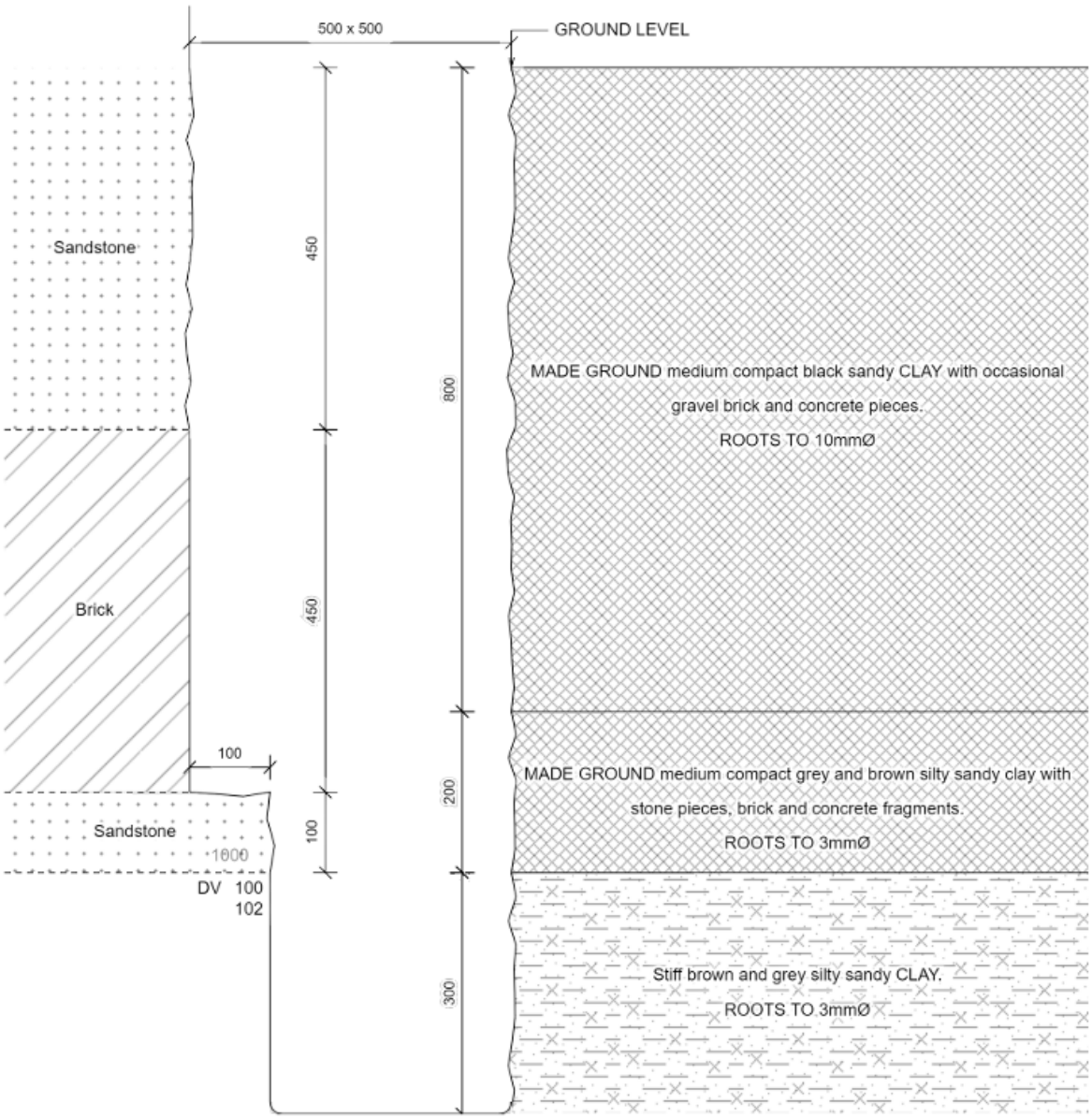
Description and Mechanism	The main area of damage is to the front of the property and takes the form of internal cracks located on the front and right hand side party walls of the property. The pattern of damage and distortions indicate a mechanism of downwards foundation movement at the front of the property, towards the Lime tree.
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	We consider that the crack damage has occurred recently, but that distortions are historic. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

A site investigation has been arranged to confirm the cause of the damage.

A trial pit was excavated at the front of the property and revealed a stone foundation bearing at a depth of 1000mm below external ground level on to a stiff silty sandy clay with roots to the underside of the foundation. The borehole terminated at 5m below ground level and roots were noted to 4.7m.

Soil and root samples were retrieved from the borehole for laboratory testing and examination.



The soil testing found the clay to have a medium volume change potential and some signs of desiccation particularly at 4.7m depth where the sample moisture content was less than the plastic limit.

The root samples results were as follows:

Sub Sample	Species Identified		Root Diameter	Starch
TP1:				
USF	*Tilia* spp.	1	2 mm	N/A
BH1:				
1.3-4.7m	*Tilia* spp.	2	1 mm	Moderate

Comments:

1 - Plus 2 others also identified as *Tilia* spp.
2 - Plus 3 others also identified as *Tilia* spp.

Tilia spp. are limes.

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. The Lime tree at the front of the property is the likely source of the roots both at the underside of the foundation and down to 4.7m depth.

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 Local Authority is responsible is contributing toward the cause of damage.

An arboricultural report will be obtained to confirm the influence of the Local Authority Lime tree and to determine the vegetation works required to stabilise the property.

MONITORING

Level and crack monitoring was set up at the property in April 2023 and will continue.

REPAIR RECOMMENDATIONS

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 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, laboratory testing and monitoring have been taken into account.

PROJECT TEAM DETAILS

[redacted] - *Building Consultant*
[redacted] - *Claims Technician*
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