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INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: West Point Medical Centre
Address of Insured: 167-169, Slade Lane, Manchester, M19 2AF
Situation of Damage: 167-169, Slade Lane, Manchester, M19 2AF



This report is prepared on behalf of Zurich Commercial Broker 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: 07/01/2022

Out Ref: 9377088

ENGINEERING SUMMARY

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Paul Clifford BSc CEng MStructE ACILA, in accordance with our project managed service.

The claim is primarily concerned with damage to the fire escape stairwell. Site record details are attached and all references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a pair of semi-detached houses converted to a doctor's surgery constructed in around 1900, in a main road on a plot that is level. There are large single storey extensions at the rear including a two-storey fire escape extension.

SIGNIFICANT VEGETATION

There are various trees along the left boundary which are mostly Sycamore with one large ash present. There are other smaller trees present. It is thought that the trees of primary influence are three Sycamore trees.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	The policyholder found crack damage at the rear left of the building. Under professional guidance the cracks were monitored for a while and no movement was recorded. This led to repair of damage.
Subsequent action	Damage was repaired in the summer of 2021. At the end of the summer cracking returned and consequently a claim was submitted on the policy.
Claim notification	Insurers were notified on 15/10/2021.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the rear stairwell. Internally to the stairwell there is a tapered vertical crack of around 2mm maximum width. The crack is located where the front wall of the stairwell joins onto the original corner of the house. Therefore, there is an inherent weak point at this location which will not help resist movement. There is minor secondary cracking at first floor level above the entrance door to the stairwell. It is assumed that this is caused by the movement, although it might be due to movements of internal walls built off the floor.
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 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.
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SITE INVESTIGATION

A site investigation was undertaken by CET Property Assurance on 16th December 2021. Logs are attached.

A trial pit was excavated at the corner of the left side stairwell revealing a spread concrete footing situated at 0.9m below ground level upon very stiff silty clay. The level of stiffness in the clay was such that the shear vane readings were off the top of the scale. This indicates that the clay has more than adequate load bearing capacity for the weight of the foundation.

The clay was proved to 1.9 metres depth where its hardness prevented further drilling. Samples were tested in the laboratory and found to have a plasticity index of between 24 and 33. This is an indicator that the clay has a medium shrinkage potential such that shrinkage of the clay will occur if it is dried. Root samples were recovered and tested in a laboratory and these were all found to come from an ash tree.

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. There has been a cycle of dry summers since July 2018 which will have led to the dryness of the ground. The ground will tend to rehydrate in the winter and swell giving rise to some closure of cracking.

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.

It is recommended that the ash tree by the left boundary, from which roots were identified, is removed. It is further suggested as a precaution that around 3 Sycamore trees close to the stairwell are also removed. It will be beneficial to the third party as it will reduce risk of subsidence to his own property.

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.

PROJECT TEAM DETAILS

Paul Clifford BSc CEng MStructE ACILA - *Building Consultant Specialist Subsidence Team*

Anna Judge - *Claims Technician Specialist Subsidence Team*

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