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Household Team, Ty Admiral
David Street
Cardiff
CF10 2EH

Surveying Services
QuestGates Ltd
Benchmark House
Folds Point
Bolton
BL1 2RZ
Tel: 01204 869806
Fax: 01204 869813
Email: hub@questgates.co.uk

Our Ref: QG1S1250222
Your Ref: 2000583324
Date: 29 February 2024

TYPE: PRELIMINARY REPORT
CLAIM: Domestic Subsidence

POLICY No: P68662148
INSURER Ref: 2000583324
QG Ref: QG1S1250222

NAME & ADDRESS OF INSURED:

6 Scarsdale Road, Manchester, M14 5PS

SITUATION OF LOSS:

6 Scarsdale Road, Manchester, M14 5PS

VAT STATUS OF INSURED:

DATE OF LOSS:

2 October 2023

CIRCUMSTANCES/CAUSE:

Subsidence

RESERVE:

£25,600.00 allocated as:

Description	Sum Insured (£)	Reserve (£)
	_____	_____
	_____	_____
	_____	_____
	_____	_____

RESPONSE TIMES

Instructions: 5 October 2023
Contact: 11 October 2023
Visit: 15 December 2023

INTRODUCTION

This is a Preliminary Report compiled by Ella Zammit, mobile, 07718 110124.

DESCRIPTION OF RISK AND SITE

The property is a traditional, brick built, semi-detached house with a pitched roof.

The age of the original property is thought to be around 90 years old.

British Geological Survey (BGS) maps indicate the immediate superficial deposits, which are likely to be supporting the building foundations, are Till, Devensian, comprising Diamicton. However, nearby borehole logs indicate clay soils. The bedrock below this is Collyhurst Sandstone Formation, comprising Sandstone.

Reference to the Coal Authority Maps, indicates that this property may lie within influencing distance of past or current coal or mineral workings, or that there are workable coal or mineral reserves in the locality of the property, which could be mined in the future. The Coal Authority recommends that a Mining Report (CON 29M) is obtained for this property to confirm the current status of associated surface ground movement or to confirm whether there are proposals to mine these reserves in the future.

The BGS maps indicate that the property may lie close to a geological fault.

THE INSURED/HISTORY OF OWNERSHIP

The property has been under the current ownership for 7 years.

DISCOVERY

It is understood the cracks have been present for 12 to 18 months.

DAMAGE

At the time of our initial inspection, damage was recorded as follows:

A block paving driveway was located to the front and left side of the site. A number of uneven and lifted blocks were noted adjacent to the left hand side boundary.

The external walls are of brick cavity construction. There will be embedded metal wall ties, connecting the inner and outer leafs together. These ties are typically provided at 900mm horizontal centres and 450mm vertical centres in modern properties, but may be more sparse in older properties. Measurements obtained with the aid of a spirit level, taken on external face of the left elevation indicate the wall to tilt inwards by approximately 20mm over a height of 500mm over the lower courses of brickwork. In this instance, the measured tilt is 1:25. Measurements taken with the aid of a spirit level, on the on external face of the main left elevation indicate the brick coursing falls to the front by approximately 20mm over a horizontal distance of 1000mm. In this instance, the measured tilt is 1:50. Measurements taken with the aid of a spirit level, on the on external face of the front wall of the porch indicate the brick coursing falls to the left by approximately 10mm over a horizontal distance of 1000mm. In this instance, the measured tilt is 1:100. The brickwork on the left corner of the front elevation has displaced outwards by approximately 8mm below the level of the damp proof course. There is noted to be stepped cracking to the external brickwork on the left hand side elevation. The cracks extend from lower left to upper right. The crack widths are up to 20mm in thickness. Such crack patterns are typical of those caused by foundation movement, brought about by subsidence of the site or localised differential settlement. The crack pattern suggests that the foundation supporting the left elevation has moved vertically downwards. The front elevation has a rendered coating. There is noted to be isolated minor cracking to the rendered finish.

The suspended timber floor within the hallway is noted to slope downward from rear to front, by 15mm over a horizontal distance of 1000mm. The concrete floor within the kitchen is noted to slope downward from right to left, by 15mm over a horizontal distance of 1000mm. In this instance, floor slopes of up to 1:67 are noted. The distortion is considered structurally significant.

Numerous diagonal cracks were observed to the left walls within the ground floor rooms, particularly to the hallway and shower room. In this property, the observed damage would be categorised in accordance with BRE Digest 251 'Assessment of damage in low-rise buildings' as Category 2, less than 5mm. Numerous diagonal cracks were observed to the front left walls within the first floor rooms, particularly to the front left bedroom. In this property, the observed damage would be categorised in accordance with BRE Digest 251 'Assessment of damage in low-rise buildings' as Category 2, less than 5mm.

CAUSE

We refer to previous reports and correspondence and can confirm that site investigation work has been completed. The results and conclusions are presented below.

and Damsons, Almonds, Peaches and Apricots, Blackthorn/Sloe, as well as the shrubby Cherry-laurel and Portugal-laurel) as well as ACER (Maples, Sycamores) at 1500mm.

The sub-soil within the borehole was high plasticity which will be prone to shrinkage in periods of dry weather. Atterberg tests showed no signs of desiccation however, the SI was conducted during the winter months when it is wetter, so less likely to find desiccation.

Laboratory Analysis

Analysis of soil samples indicates the sub-soils to be mainly CLAY with a high plasticity. This indicates that the soils below the foundations are highly susceptible to changes in groundwater due to the vegetation in proximity to the property.

CCTV Survey

A CCTV survey found defects within multiple lines.

Line 3 was cracked, however this is shared and therefore the LWA responsibility.

Lines 1 & 2 were blocked by root masses.

Line 4 had a sharp bend which the camera could not access.

Conclusion

Based on the above findings, we believe that the property has become damaged due to clay shrinkage caused by moisture extraction by roots from nearby trees/vegetation. In particular:

- The clay is shrinkable
- Root samples were recovered below the foundations

Fortunately, the cause of the problem (dehydration) is reversible. Clay soils will rehydrate in winter months, causing the clay to swell and the cracks to close. Provided the cause of movement is dealt with (in this case, vegetation), there should not be a recurrence of movement.

Defects were found to the drainage system which also require repairs.

The damage is indicative of subsidence movement of the property.

The subsoil is a known shrinkable clay and typically subsidence is caused by root-induced clay shrinkage. There is vegetation present in proximity to the damage area.

NEXT STEPS

It is recommended that the trees, suspected to be affecting the property, are subject to maintenance/removal works to reduce the risk of instability of the house foundations.

OTHER INSURANCES, ABI DSA & CONTRIBUTION

N/A.

QuestGates
Chartered Loss Adjusters & Claims Specialists

Admiral
c/o Admiral (Subs)
Benchmark House
Folds Point
Bolton
BL1 2RZ

Invoice No: 164086.1/1/INV
N/C: 4001
A/C: QUESTADM
Date: 08/02/2024

Invoice

Insurance claim at M14 5PS

QG1S1250222

If you have any queries concerning this invoice then please contact Patrick Hanlon, Auger's account manager for all Admiral (Subs) claims on 0151 630 5886.

Payment terms	Payment by cheque	Payment by BACS	Payment by card
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Settlement of
accounts in 30
(thirty) days

Payable to: Auger
Sent to: Auger House

Reference: 164086
Sort Code: 20-32-48

Tel: 0151 630 5886



Cross Lane
Wallasey
Merseyside
CH45 8RH

Account no: 03201961
Payable to: Auger Site
Investigations
Limited



Please send this slip and your remittance to accounts@auger.co.uk or Accounts, Auger, Auger House, Cross Lane,
Wallasey, Merseyside, CH45 8RH



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Tel: 0121 411 0535
Fax: 0121 794 3169
Email: accounts@questgates.co.uk

Our Ref: QG1S1250222
Your Ref: 2000583324
Date: 29 February 2024

INVOICE NO: 794194

Invoice Type: Interim
Policy No: P68662148
Insured:

Claim Type: Subsidence
Loss Date: 2 October 2023

PLEASE QUOTE OUR INVOICE NUMBER ON PAYMENT
PAYMENT TERMS: 30 DAYS FROM INVOICE DATE

VAT Number: 275 4594 66
Tax Point as per Invoice Date
Company Registration Number: 4612407

Chartered Loss Adjusters & Claims Specialists