

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Mrs J Frost & Mr G Frost

Address of Insured: 4 Rushford Avenue, MANCHESTER, Lancashire, M19 2HG

Situation of Damage: 4 Rushford Avenue, MANCHESTER, Lancashire, M19 2HG



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: 20/10/2022

Out Ref: 9661667

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Kulwinder Chana in accordance with our project managed service.

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

DESCRIPTION OF BUILDING AND SITE

The subject property is a Detached house constructed in c. 1900, in a main road on a plot that is level.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery PH has recently noticed cracks appearing the house. They have an L shaped house and recently and had a 4 meter extension (2 levels), and the cracks are appearing in the older part of the house (Main Hall, very thick crack in wall from ceiling down / Lounge, 2mm wide crack under window and wallpaper is lifting), Dining Room, 2 meter long crack in ceiling). PH also has a brook at end of garden that Council did some flood defence work on - so ground is a lot dryer than it has been in recent years now that overflowing has been stopped.

Subsequent action Contacted Insurer

Claim notification Insurers were notified on 28/09/2022.

REPORTS BY OTHERS

None.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism The main area of damage is to the front right and left elevation and takes the form of Stepped diagonal cracking

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 is progressive.

SITE INVESTIGATION

A site investigation is not considered necessary in this instance. Geological data indicates that the underlying geology in the area is clay.

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.

SIGNIFICANT VEGETATION

Policy Holder Vegetation.

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 policyholder is responsible is contributing toward the cause of damage.

MONITORING

None required.

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

Kulwinder Chana - *Building Consultant Subsidence Team*

Megan Whiteley - *Claims Technician Subsidence Team*

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