

TECHNICAL REPORT ON A SUBSIDENCE CLAIM

Crawford Reference: SU2001722

**Kingform Limited
28 College Road
Whalley Range
Manchester
M16 8FH**



prepared for

**AXA Household
PO Box 7073, Willenhall, WV1 9ZW**

Claim Reference 2787480

SUBSIDENCE CLAIM

29 June 2020

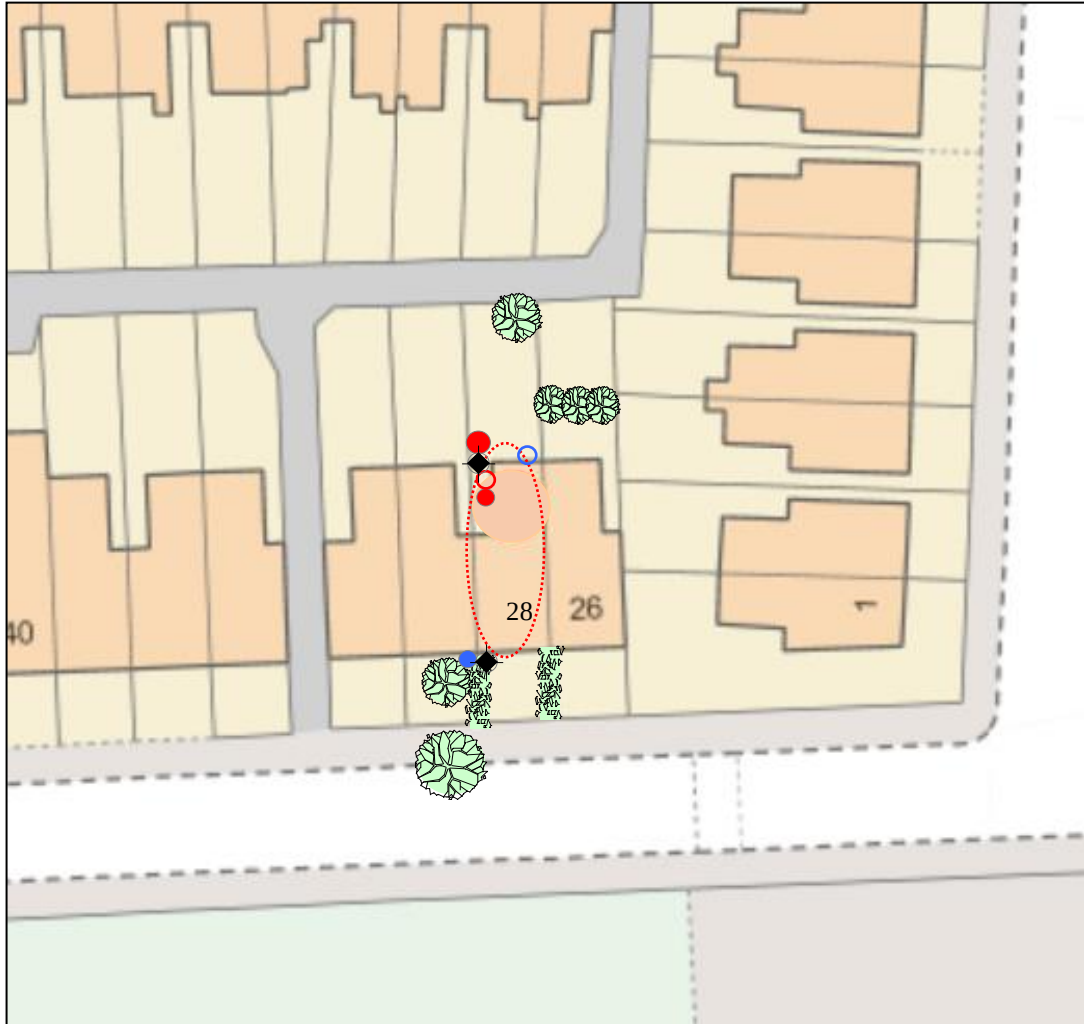


**Subsidence Division
Cartwright House,
Tottle Road,
Riverside Business Park, Nottingham, NG2 1RT
Tel: 0115 943 8266
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Chartered Loss Adjusters

Site Plan**This plan is Not to Scale**

This plan is diagrammatic only and has been prepared to illustrate the general position of the property and its relationship to nearby trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right of way. Position of utilities is only indicative and contractors must satisfy themselves regarding actual location before commencing works.



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Key:

	Tree: Deciduous		Tree: Conifer		Shrub
	Hedge		Area of Damage		Bore Hole
	Trial Hole		Trial & Bore Hole		Level Monitoring
	Rain Water Manhole		Rain Water Gully		Rain Water Pipe
	Waste Water Manhole		Waste Water Gully		Toilet Pipe
	Rain Water Drain		Waste Water Drain		Electricity Cable
	Water Supply Pipe		Gas Supply Pipe		Incoming Gas Pipe
	Incoming Water		Incoming Electrics		

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INTRODUCTION

We have been asked by AXA Household to comment on movement that has taken place to the above property. We are required to briefly describe the damage, establish a likely cause and list any remedial measures that may be needed.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, timber rot or infestation etc.

The report is made on behalf of Crawford & Company and by receiving the report and acting on it, the client - or any third party relying on it - accepts that no individual is personally liable in contract, tort or breach of Statutory duty. Where works address repairs **that are not covered** by the insurance policy we recommend that you seek professional advice on the repair methodology and whether the works will involve the Construction (Design & Management) Regulations 2015. Compliance with these Regulations is compulsory; failure to do so may result in prosecution. We have not taken account of the regulations and you must take appropriate advice.

We have not commented on any part of the building that is covered or inaccessible.

TECHNICAL CIRCUMSTANCES

We understand the property was purchased in 1996 and was divided into a multi-occupancy building comprising of 2 self-contained flats. The insured became aware of the damage in early 2019 after the tenant reported the damage. The insured arranged for a Structural Engineers report to be obtained, which recommended further investigations as a result of suspected subsidence movement. QBE, the insurers on cover at the time, were notified of the damage, however upon inspection there was evidence of longstanding movement and previous repairs. We made further enquiries and established that the date of loss was late 2016. The brokers then referred the claim to Axa as the insurers on cover at the time of loss. Previous site investigations have confirmed the cause of damage to be an escape of water.

PROPERTY

The property comprises a two storey mid-terrace house of traditional construction with brick walls surmounted by a pitched tiled roof. The property benefits an extension to the rear constructed in 1996.

HISTORY & TIMESCALE

We are proceeding with drainage repairs.

Date of Construction	1930
Purchased	1996
Policy Inception Date.....	06/10/2016
Damage First Noticed	01/01/2017
Claim Notified to Insurer.....	29/05/2020
Date of our Inspection.....	25/06/2020
Issue of Report.....	29/06/2020
Anticipated Completion of Claim	October 2020

TOPOGRAPHY

The property occupies a reasonably level site with no unusual or adverse topographic features.

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Reference to the 1:625,000 scale British Geological Survey Map (solid edition) OS Tile number SJNE suggests the underlying geology to be Sandstone.

The superficial deposits are thought to be Sand.

The map shows the Northwich and Knutsford Urban Sanitary Districts. Key locations include Northwich, Knutsford, Sandbach, Middlewich, and Congleton. The map is color-coded with various shades of orange, yellow, and green, and includes a grid system with letters and numbers. The map also shows the boundaries of the Northwich and Knutsford Urban Sanitary Districts, and the locations of various roads and railways.

There are no significant trees or shrubs nearby that are thought to be implicated with the damage under investigation.

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OBSERVATIONS

The main house is the focal point of the insureds concerns/movement.

The following is an abbreviated description. Photographs accompanying this report illustrate the nature and extent of the problem.

INTERNAL**Flat 1- Lounge**

- 2mm wide diagonal crack damage to the chimney breast.
- Hairline cracking to the ceiling angles.
- The floor slopes into the front by 16mm out of level.

Flat 1 - Kitchen

- 0.5mm wide diagonal crack damage to the right hand wall.
- 2mm wide diagonal crack damage to the left hand wall.
- Horizontal separation to the front ceiling angle.
- The floor slopes 9mm to the rear.
- The rear hall door head slopes into the rear by 21mm out of level.
- Diagonal crack damage above the door head, which extends along the ceiling junction.

Basement

- The front wall had evidence of bulging up to 40mm out of vertical alignment.
- There was evidence of water pooling adjacent the rear door.

Flat 1 - Bedroom

- Hairline vertical crack damage above the door head.

Flat 1 - Bathroom

- Hairline cracking to rear wall junction.

Communal Hall

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- Up to 6mm wide diagonal crack damage to the right hand wall together with cracking to the ceiling angle.
- De-bonded Aertex to the right hand wall.

Flat 2 - Hall

- Vertical crack damage above the communal hall door
- 0.5mm wide diagonal cracking to left hand wall.
- Hairline diagonal crack damage to right hand wall, which has evidence of previous repairs.
- De-bonded Aertex to stairs wall.

Flat 2 - Lounge

- 3mm wide diagonal crack damage to the left hand wall, which extends through the coving and across the ceiling and has evidence of previous fill repairs.
- De-bonded Aertex to the ceiling.
- The floor slopes 16mm into the front.
- The front wall was found to be 40mm out of vertical alignment, which orientates towards the front.

Flat 2 - Landing

- There is evidence of 0.5mm wide diagonal crack damage to the left, front and right hand walls, which have evidence of previous fill repairs.

Flat 2 - Kitchen

- Hairline vertical crack damage to front and rear walls.
- The floor slopes into the left side by 29mm out of level.

Flat 2 -Rear Bedroom

- De-bonded Aertex to ceiling.
- 0.5mm wide diagonal crack damage above the door and window.
- 0.5mm wide vertical cracking to front chimney breast recess.
- 3mm wide diagonal crack damage to rear chimney breast recess, which extends through the coving and ceiling.

Flat 2 - Attic Bathroom

- 3mm wide vertical crack damage to left hand wall, which extends across the ceiling angle towards the front.

Flat 2 - Attic Landing

- 2mm wide horizontal separation to ceiling angle above the stairs door head.

Flat 2- 2nd Landing

- Hairline vertical cracking to left hand wall and front wall junction.

EXTERNAL**Cellar Steps**

- 15mm separation between the steps and the rear wall

Boundary Wall

- 20mm wide separation between the boundary wall and rear elevation of the main property.

Front Elevation

- Longstanding distortions to the bay, which orientate towards the left side.
- Longstanding distortions to the brickwork above the bay together with approximately 3mm wide diagonal stepped cracking.
- Evidence of a failure to the arch over the first floor bedroom window.
- Minor cracking to the render below the roof line.
- Evidence of sagging to the centre of the roof.
- Deteriorated pointing to the brickwork of the bay at ground level.
- Longstanding shear cracking to the concrete hardstanding path.
- 0.5mm wide diagonal crack damage above the front door.

Rear Elevation

- 0.5mm wide diagonal crack damage above the rear door.
- Longstanding distortions to the door head.
- Rotation of brickwork above first floor window.
- Brickwork rebuilt above bathroom.

Right Elevation of Outrigger

- There is evidence of bulging at first floor level.
- 0.5mm wide diagonal stepped crack damage at first floor level.

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- The brickwork slopes into the rear by 16mm out of level.
- The elevation was found to be 30mm out of vertical alignment, which orientates towards the right side.

Rear Elevation of Outrigger

- The brickwork has been rebuilt above first floor window.
- 1mm wide diagonal stepped crack damage above the bay window.
- Hairline diagonal stepped crack damage below the bay window, which has evidence of previous repointing repairs.
- 40mm wide shear crack damage to concrete hardstanding.
- 1mm wide crack damage to left hand corner of bay.
- The left side of the bay was found to be 30mm out of vertical alignment, which orientates towards the left side.

CATEGORY

In structural terms the damage falls into Category 4 of Table 1, Building Research Establishment² Digest 251, which describes it as “**severe**”.

Category 0	"negligible"	< 0.1mm
Category 1	"very slight"	0.1 - 1mm
Category 2	"slight"	>1 but < 5mm
Category 3	"moderate"	>5 but < 15mm
Category 4	"severe"	>15 but < 25mm
Category 5	"very severe"	>25 mm

Extract from Table 1, B.R.E. Digest 251
Classification of damage based on crack widths.

² Building Research Establishment, Garston, Watford. Tel: 01923.674040

DISCUSSION

The main property has evidence of historic movement which manifests itself in the form of distortions to the brickwork, cill and internal floors. However there is evidence of more recent crack damage, which is consistent with an episode of subsidence. The cause of movement appears to be due to an escape of water.

Water escaping from drains or from other sources in non-cohesive soils can cause localised erosion as the finer particles of soil are washed away. It can also soften cohesive soils by reducing their shear strength.

Usually, the building stabilises following repairs to the damaged service.

RECOMMENDATIONS

The cause of movement (in this case, water escaping into the ground from leaking drains) needs to be addressed. It is recommended that drainage investigations/repairs are undertaken in conjunction with superstructure repairs to the property.

A schedule of remedial works will be obtained and works may commence once the scope has been approved.

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PHOTOGRAPHS



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