

# DAC BEACHCROFT

Our Ref: [REDACTED]  
 Your Ref: TPO/19/0011  
 25 September 2019

Chiltern District Council  
 FAO Mr Keith Musgrave  
 King George V House  
 King George V Road  
 Amersham  
 Bucks  
 HP6 5AW



Dear Sirs

**Our Client** : Miss Palminder Kaur Barar  
**Subject** : Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS ("the Property")

We act on behalf of Covea Insurance, the insurers of Miss Palminder Barar who is the owner and occupier of the Property, in respect of an ongoing claim for subsidence damage to the Property.

Our client received correspondence from Chiltern District Council, dated 4 September 2019, notifying her that a Tree Preservation Order ('TPO') had been made in respect of an Oak tree situated at her neighbour's property ay Fairlawns, identified as 'T1' in your schedule of trees. In accordance with the provisions of regulation 6 of the Town and Country Planning (Tree Preservation)(England) Regulations 2012, we wish to object to the TPO.

### Basis of Objection:

In or around August 2016 our client discovered internal and external crack damage at the Property and referred the matter to her insurance company, who undertook investigations and established that the pattern of the cracks was indicative of tree root subsidence. Site investigations were undertaken which found that the foundations of the Property bore into desiccated clay subsoils, with live Oak roots discovered which have been deemed to emanate from T1. Additionally, arborist inspection identified T1 as the principal cause of the observed subsidence damage and recommended that T1 be removed so that the Property may stabilise and repairs may be effected.

The Property has also been subject to level monitoring from 26 June 2017. The results display clear seasonal movement whilst T1 has been in-situ, which is a key indicator of clay shrinkage subsidence.

A copy of all relevant technical documents are enclosed to this letter for your review.

DAC Beachcroft Claims Ltd  
 Portwall Place Portwall Lane Bristol BS1 9HS UK (Sat Nav postcode: BS1 6NA)  
 [REDACTED] tel: +44 (0) 117 918 2000 fax: +44 (0) 117 918 2100  
 [REDACTED] DX 7846 Bristol 1



It is clear from the available evidence that the Tree is causing ongoing subsidence damage to the Property and needs to be removed. If the Tree is not removed, the Property will be unable to stabilise and will not be able to be repaired unless an extremely costly engineering solution such as underpinning is undertaken.

The owners of T1 have been aware of the subsidence damage to the Property and need for T1 to be removed since July 2017 and have failed to take appropriate action. T1 constitutes a continuing nuisance and its owners are under a duty of care to abate this nuisance so that the damage to the Property can be repaired. By refusing to remove the tree they are in breach of their duty and by applying for a TPO they are seeking to permit further damage to the Property.

**Conclusion:**

In conclusion, T1 is causing ongoing subsidence damage to the Property and requires immediate removal. By granting a TPO in respect of T1 this will cause the Property to suffer further damage and will result in increased costs and distress for our client. Furthermore, should the TPO be confirmed and permission to remove T1 be refused, the Property will have to be subject to an engineering solution such as underpinning. This will be an expensive endeavour and the costs of this will be recovered from Chiltern District Council in accordance with section 202E of the Town and Country Planning Act 1990.

We therefore object to the TPO in respect of T1 and request that it not be confirmed.

We look forward to your response.

Yours faithfully

*DAC Beachcroft Claims Limited*

DAC Beachcroft Claims Ltd

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**Note:** This report is intended for use between the client, Environmental Services and any parties detailed within the report. It is based on the understanding at the time of visiting the property that Engineers are satisfied that damage is attributable to clay shrinkage subsidence exacerbated by vegetation.

### 1. Case Details

Insured		Address	Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS		
Client	Subsidence Management Services	Contact		Claim No.	
ES Ref		Consultant		Contact No.	
Report Date	20/07/2017				

**Scope of Report:** To survey the property and determine significant vegetation contributing to subsidence damage, make recommendation for remedial action and assess initial mitigation and recovery prospects. The survey does not make an assessment for decay or hazard evaluation.

### 2. Property and Damage Description

The property is a three storey semi-detached house of traditional construction with rendered brickwork walls surmounted by a gabled tile covered roof.

The site slopes gently downwards from front to rear.

Damage relates to the front left corner of the insured property. Please refer to the engineers report for a full description of the claim history and damage.

### 3. Technical Reports

In preparing our report we have had the benefit of the following technical investigations:

Soil Analysis	<input checked="" type="checkbox"/>	Foundation Detail	<input checked="" type="checkbox"/>	Root Analysis	<input checked="" type="checkbox"/>
Borehole Log	<input checked="" type="checkbox"/>	Engineers Report	<input checked="" type="checkbox"/>		

### 4. Action Plan

Mitigation	
Insured involved?	No
Local Authority involved?	No
Other third party Mitigation involved?	Yes
Recovery	
Is there a potential recovery action?	Yes

Treeworks	
Local Authority	Chiltern District Council
TPO / Conservation Area / Planning Protection Searches	None
Additional Comments	
Awaiting Further Instructions.	
A potential recovery action has been identified.	
Engineers should consider focusing investigations to strengthen factual evidence for disclosure to third party tree owners.	

### 5. Technical Synopsis

This report is based upon our understanding at the time of visiting the property that Subsidence Management Services' engineers are satisfied that damage is due to clay shrinkage subsidence exacerbated by vegetation.

Site Investigations have established the conditions necessary for clay shrinkage subsidence to occur are present on site with a shrinkable clay substrate having been identified below confirmed foundation depth; foundations noted to extend to 400mm below ground level in TP/BH1.

NHBC 4.2 (2010) classifies the supporting subsoils as being of low-medium plasticity i.e. capable of moderate volumetric change potential in response to moisture content.

Atterberg testing for soils recovered in TP/BH1 showed the soil moisture content to be approaching (1%) the plastic limit

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underside of foundations (400mm) and within 7% of plastic limit at 1400mm.

Soils at greater depths (2400mm) were described as very soft light brown/white mottled clayey slightly gravelly CHALK and had significant height moisture contents.

Site investigations revealed the presence of roots in Trial Pit/Borehole 1 to a depth of 2400mm; this depth is in excess of foundations.

Samples of these roots were recovered from underside of foundations and throughout the borehole, these roots were identified (using anatomical analysis) as having emanated from the genus *Quercus* spp. (Oak).

The footings of the subject property are judged to be within the normally accepted influencing distance of vegetation on site; we have therefore been instructed to advise on the likely causal vegetation and to deliver management proposals which will provide on-going and long-term stability allowing repairs to be undertaken.

In assessing the potential drying influence of the vegetation on site, we have considered, in addition the above site investigations, known species profile, normally accepted influencing distance and the position of vegetation relative to the observed damage.

Based on our observations on site, T1 (Oak) will, in our opinion, be the source of the *Quercus* spp roots recovered from TP/BH1.

Given the above, T1 (Oak) is considered to be implicated in the current subsidence damage.

In assessing the potential drying influence of the vegetation on site, T1 (Oak) is clearly the dominant feature proximate to the front of the insured property and accordingly we have identified it as the principal cause of the subsidence damage.

The size, orientation and proximity of T1 (Oak) is consistent with the location of damage and advised mechanism of movement.

Considering engineers conclusions, results of site investigations and our observations on site, vegetation management is considered appropriate with a view to restoring stability.

Please refer to Section 6 for management prescriptions.

In order to mitigate the current damage and allow soils beneath the property to recover to a position such that an effective engineering repair solution can be implemented we recommend a program of management as listed by this report.

Vegetation management in the form of removal and appropriate stump treatment will help to promote the restoration of long-term stability to the insured property; pruning should not be considered as representing an effective or reliable long-term alternative solution given the size and proximity of the vegetation.

Whilst we have given consideration to pruning as a means of mitigating the vegetative influence of the above, this has been discounted.

Pruning is generally ineffective and in the context of the current claim we consider the above vegetation too large and close for pruning to be effective.

Replacement planting is considered appropriate however due consideration must be given to the ultimate size of the replacement and future management requirements.

Species selection should be appropriate for the chosen site and ultimate tree height should not exceed 75% of the available distance to built structures.

We recommend the efficacy of the management recommendations be qualified by means of further monitoring to confirm stability.

Please note that the footing of the insured property fall within the anticipated rooting distance of additional vegetation which we



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believe presents a foreseeable risk of future damage and accordingly we have made recommendations in respect of this.

Is vegetation likely to be a contributory factor in the current damage?	Yes
Is vegetation management likely to contribute to the future stability of the property?	Yes
Is replacement planting considered appropriate?	Yes
Would DNA profiling be of assistance in this case?	No

### 6.0 Recommendations

#### 6.1 Current Claim Requirements

These recommendations may be subject to review following additional site investigations.

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m) *	Ownership	Action	Requirement
T1	Oak	2	21	11	A - Third Party Fair Lawns Coleshill Lane Winchmore Hill Amersham HP7 0NT	Remove	Remove close to ground level; do not treat stump due to translocation risk, we advise any emergent regrowth to be removed annually.

Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property

\* Estimated

#### 6.2 Future Risk Recommendations

These recommendations may be subject to review following additional site investigations.

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m) *	Ownership	Action	Requirement
C1	Wisteria	1	4	1	A - Third Party Lynwood Coleshill Lane Winchmore Hill Amersham HP7 0NS	Action to avoid future risk	Do not allow to exceed current dimensions by way of regular pruning. Trained on raised trellis.
H1	Cypress	1	2	4.5	A - Third Party Fair Lawns Coleshill Lane Winchmore Hill Amersham HP7 0NT	Action to avoid future risk	Do not allow to exceed 3.5m max height.
HG1	Hazel (Common)	1	3	10	D - Unknown	No action	No works.
SG1	Mixed species shrubs: Species include; Cotoneaster, Hypericum & Euonymus.	1	1.5	4	A - Third Party Fair Lawns Coleshill Lane Winchmore Hill Amersham HP7 0NT	No action	No works.
TG1	Mixed Species Group: Species include; Hazel & Blackthorn.	1	5	14	D - Unknown	No action	No works.

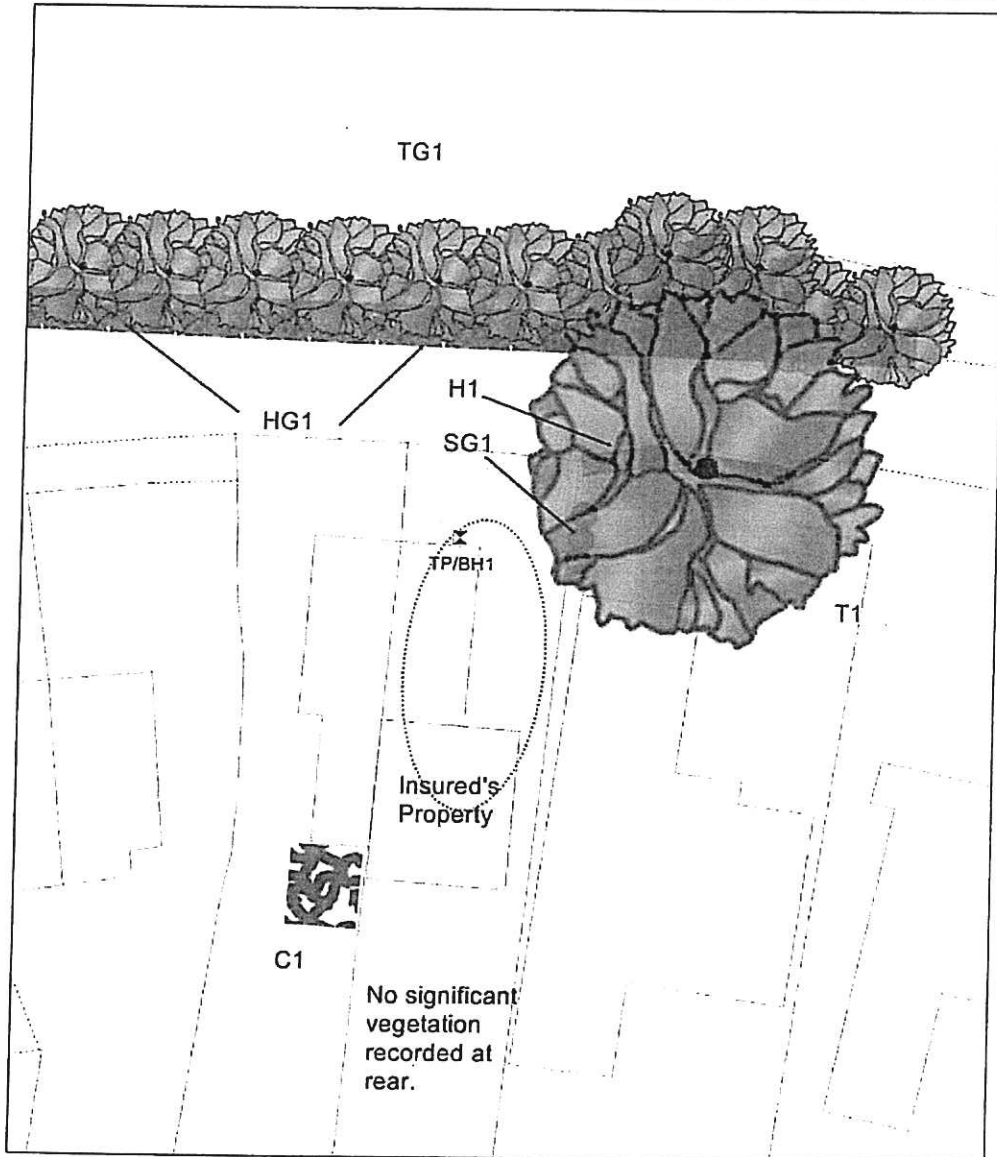
Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property

\* Estimated

Third party property addresses should be treated as indicative only, should precise detail be required then Environmental Services can undertake Land Registry Searches

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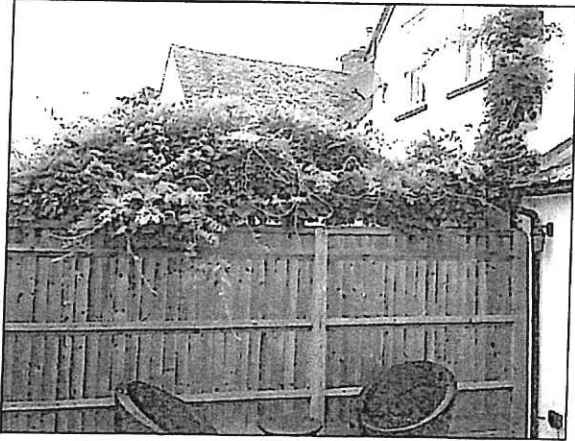
## 7. Site Plan



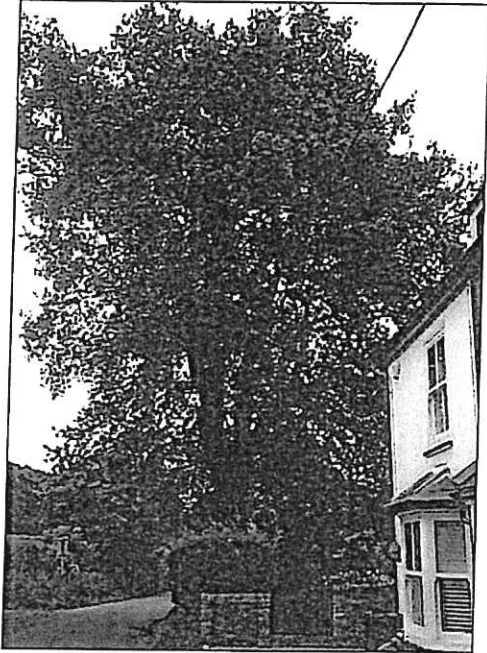
Please note that this plan is not to scale. OS Licence No. 100043218

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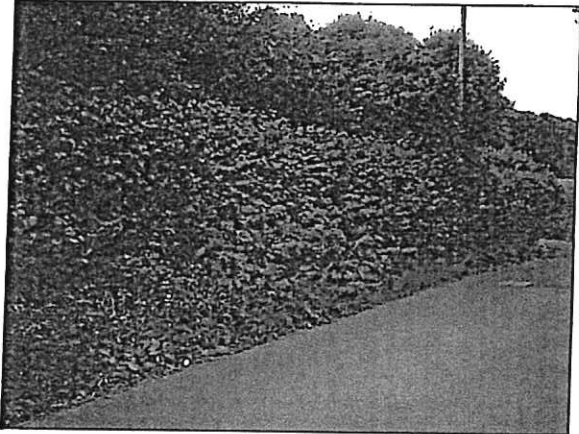
8. Photographs



C1 - Wisteria



T1 - Oak



HG1 - Hazel (Common)

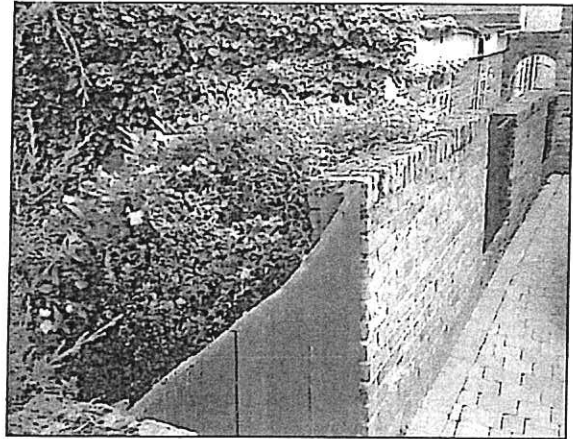


TG1 - Mixed species group

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H1 - Cypress



SG1 - Mixed species shrubs

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Date: 20/07/2017

Property: Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS

## 9. Tree Works Reserve - Does not include recommendations for future risk.

Insured Property Tree Works	
Third Party Tree Works	£0.00
Provisional Sum	£0.00

- The above prices are based on works being performed as separate operations.
- The above is a reserve estimate only.
- Ownerships are assumed to be correct and as per Section 6.
- A fixed charge is made for Tree Preservation Order/Conservation Area searches unless charged by the Local Authority in which case it is cost plus 25%.
- Should tree works be prevented due to statutory protection then we will automatically proceed to seek consent for the works and Appeal to the Secretary of State if appropriate.
- All prices will be subject to V.A.T., which will be charged at the rate applying when the invoice is raised.
- Trees are removed as near as possible to ground level, stump and associated roots are not removed or included in the price.
- Where chemical application is made to stumps it cannot always be guaranteed that this will prevent future regrowth. Should this occur we would be pleased to provide advice to the insured on the best course of action available to them at that time. Where there is a risk to other trees of the same species due to root fusion, chemical control may not be appropriate.

## 10. Limitations

This report is an appraisal of vegetation influence on the property and is made on the understanding that that engineers suspect or have confirmed that vegetation is contributing to clay shrinkage subsidence, which is impacting upon the building. Recommendations for remedial tree works and future management are made to meet the primary objective of assisting in the restoration of stability to the property. In achieving this, it should be appreciated that recommendations may in some cases be contrary to best Arboricultural practice for tree pruning/management and is a necessary compromise between competing objectives.

Following tree surgery we recommended that the building be monitored to establish the effectiveness of the works in restoring stability.

The influence of trees on soils and building is dynamic and vegetation in close proximity to vulnerable structure should be inspected annually.

The statutory tree protection status as notified by the Local Authority was correct at the time of reporting. It should be noted however that this may be subject to change and we therefore advise that further checks with the Local Authority **MUST** be carried out prior to implementation of any tree works. Failure to do so can result in fines in excess of £20,000.

Our flagging of a possible recovery action is based on a broad approach that assume all third parties with vegetation contributing to the current claim have the potential for a recovery action (including domestic third parties). This way opportunities do not "fall through the net"; it is understood that domestic third parties with no prior knowledge may be difficult to recover against but that decision will be fully determined by the client.

A legal Duty of Care requires that all works specified in this report should be performed by qualified, arboricultural contractors who have been competency tested to determine their suitability for such works in line with Health & Safety Executive Guidelines. Additionally all works should be carried out according to British Standard 3998:2010 "Tree Work. Recommendations".

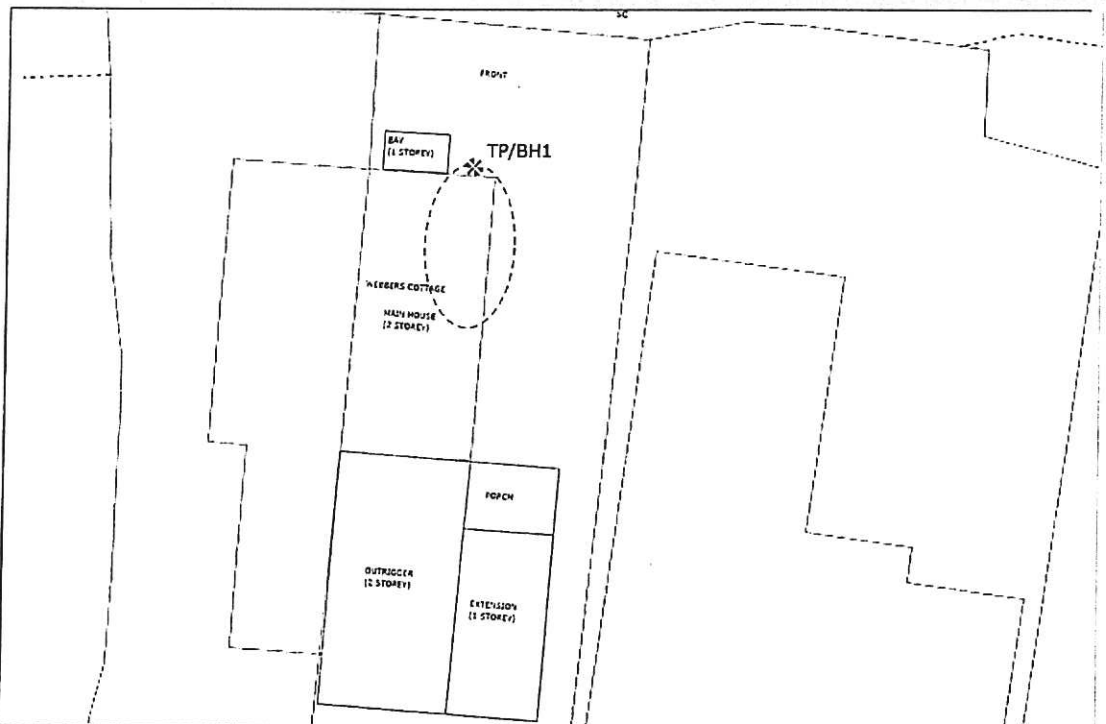
# GEOTECHNICAL

## for Subsidence Management Services

Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS

Client: Subsidence Management Services  
 Client Contact: [REDACTED]  
 Client Ref: [REDACTED]  
 Policy Holder: [REDACTED]  
 Report Date: 17 July 2017  
 Our Ref: [REDACTED]

### Site Plan



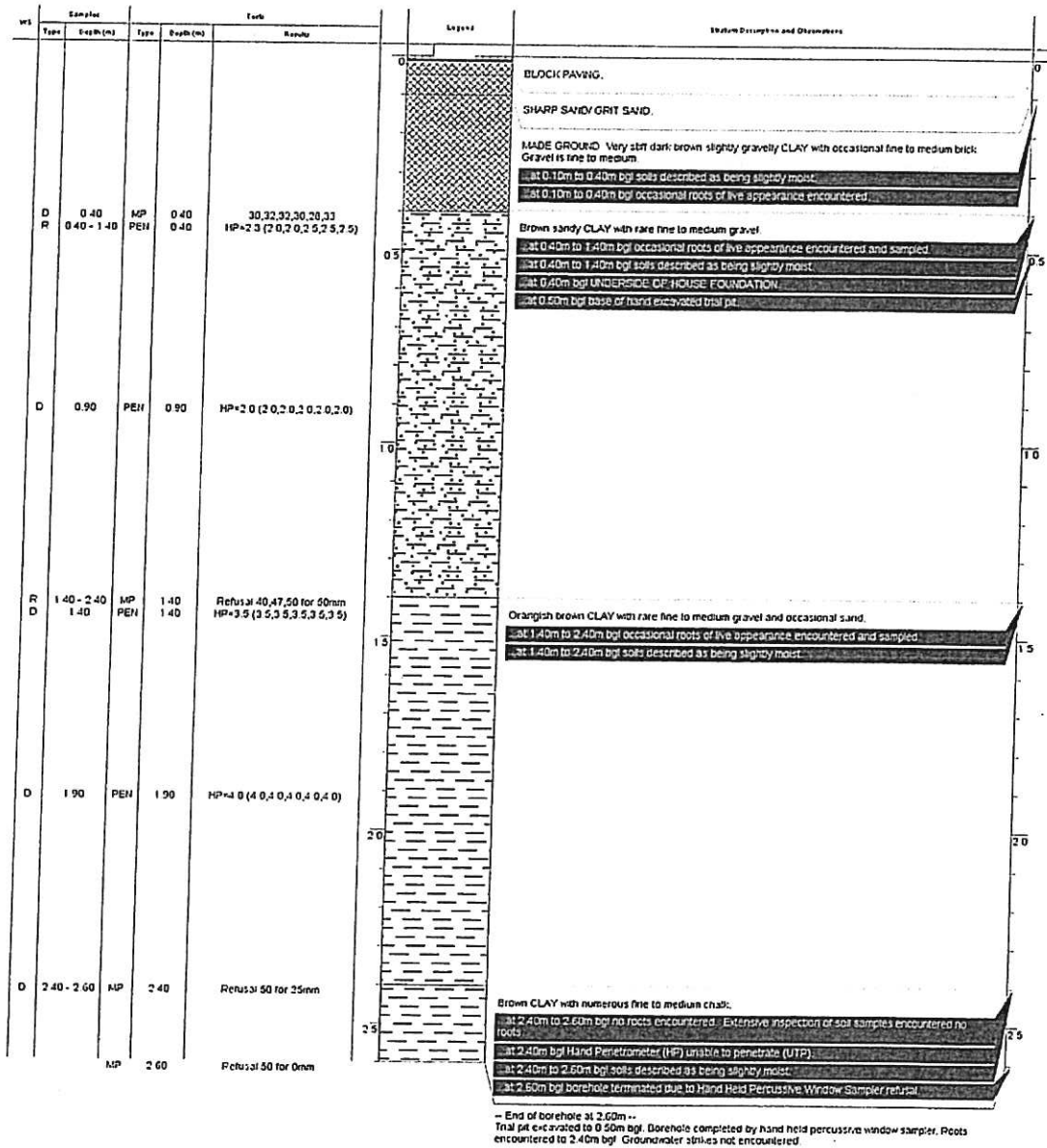
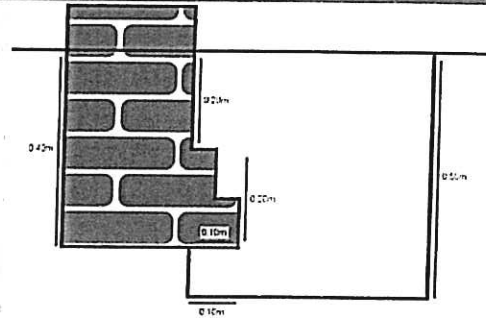
	Borehole		Equal Water Drain		Foul Manhole		Footrodding Point		Foul Vent Pipe
	Rain Water Boys Inlet		Surface Water Drain		Rain Water Manhole		Surface Rooding Point		Rain Water Gully
	Trench		Combined Drain		Combined Manhole				



**TP/BH1 Foundation Detail and Borehole Log**

**Foundation Detail**

House foundation comprised of brick wall to 200mm bgl, bearing on stepped brickwork to 400mm bgl with a total projection of 100mm from the elevation. Underside of foundation (USF) was exposed to 100mm back from the face of the foundation and probed 600mm back from the face of the foundation.



## Site Observations

### GENERAL:

Site Investigation works (TP/BH 1) undertaken on 22 June 2017 during dry weather (i.e. no rain).

### HEALTH AND SAFETY:

Negative signal obtained in Power and Radio and Genny mode on the Cable Avoidance Tool (CAT) (TP/BH 1).

### FOUNDATIONS:

House foundation was exposed and the underside of foundation (USF) recorded to be 0.40m bgl (TP/BH 1).

### BOREHOLE:

Hand Held Percussive Window Sampler refusal at 2.60m bgl due to (chalk) within the clay (TP/BH 1). Borehole terminated. No further works undertaken.

### ROOTS:

Roots encountered to 2.40m bgl (TP/BH 1).

### INSITU TESTING:

Mackintosh Probe (MP) undertaken at 0.40m bgl (TP/BH 1) within the hand excavated trial pit and thereafter in the window sample borehole at maximum 1.00m intervals.

Hand Penetrometer (PEN) undertaken at 0.40m bgl (TP/BH 1) within the hand excavated trial pit and thereafter in the window sampler at maximum 0.50m intervals.

### WATER STRIKES:

No water strike/s (NWS) encountered (TP/BH 1).

The groundwater observations do not necessarily indicate equilibrium conditions. It should be appreciated that groundwater levels are subject to both seasonal and weather induced variations. Other effects such as construction activities may also change groundwater levels.

# SOIL ANALYSIS

## for Subsidence Management Services

Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS

Client: Subsidence Management Services

Client Contact:

Claim Number:

Policy Holder:

Report Date: 6 July 2017

Our Ref:

Laboratory Ref:

Compiled By:

Checked By:

Date samples received: 23 June 2017

Moisture Content Test Date: 23 June 2017

Atterberg Limits Test Date: 30 June 2017

Oedometer Test Date: 6 July 2017

**Notes relating to soils testing**

Unless otherwise stated, all soils testing was undertaken at Environmental Services' soils laboratory at unit 10H Maybrook Business Park, B76 1AL.

Soil samples have been prepared in accordance with BS1377:Part 1: 1990 Section 7

Descriptions of soil samples within the laboratory have been undertaken generally in accordance with BS5930:1999

Following the issue of this soil analysis report, samples will be retained for 1 month should additional testing, or referencing, be required. It should be noted that any tests undertaken on soils retained subsequent to the issue of this report may not give an accurate indication of the in-situ conditions of the sample.

Natural Moisture Content Tests are undertaken in accordance with ISO 17892:Part 1:2014

The Liquid Limit test is undertaken in accordance with BS1377:Part 2:1990 Section 4.4

The Plastic Limit test and the determination of the Plasticity Index is undertaken in accordance with BS1377:Part 2:1990 Section 5

The Oedometer swell/strain test method is based upon BS1377:Part 5:1990 Section 4.4 'Determination of swelling and collapse characteristics' and unless otherwise stated is undertaken on a remoulded, disturbed, sample.

The Oedometer Swell/Strain Test is undertaken in a controlled environment within a temperature range of 16°C and 24°C

The uncertainty of measurement for the displacement transducers is within 0.002mm, typically 0.1% of the range of consolidation and swell of a sample, and the deformation of the consolidation apparatus typically at around 0.15% of the consolidation of a sample and adding these to other human factors the accuracy of the quoted strain measurement in an individual test is deemed to be within +/- 2.5%.

This Soil Analysis Report may not be reproduced, in part or in full, without written approval of the laboratory.

**Note**

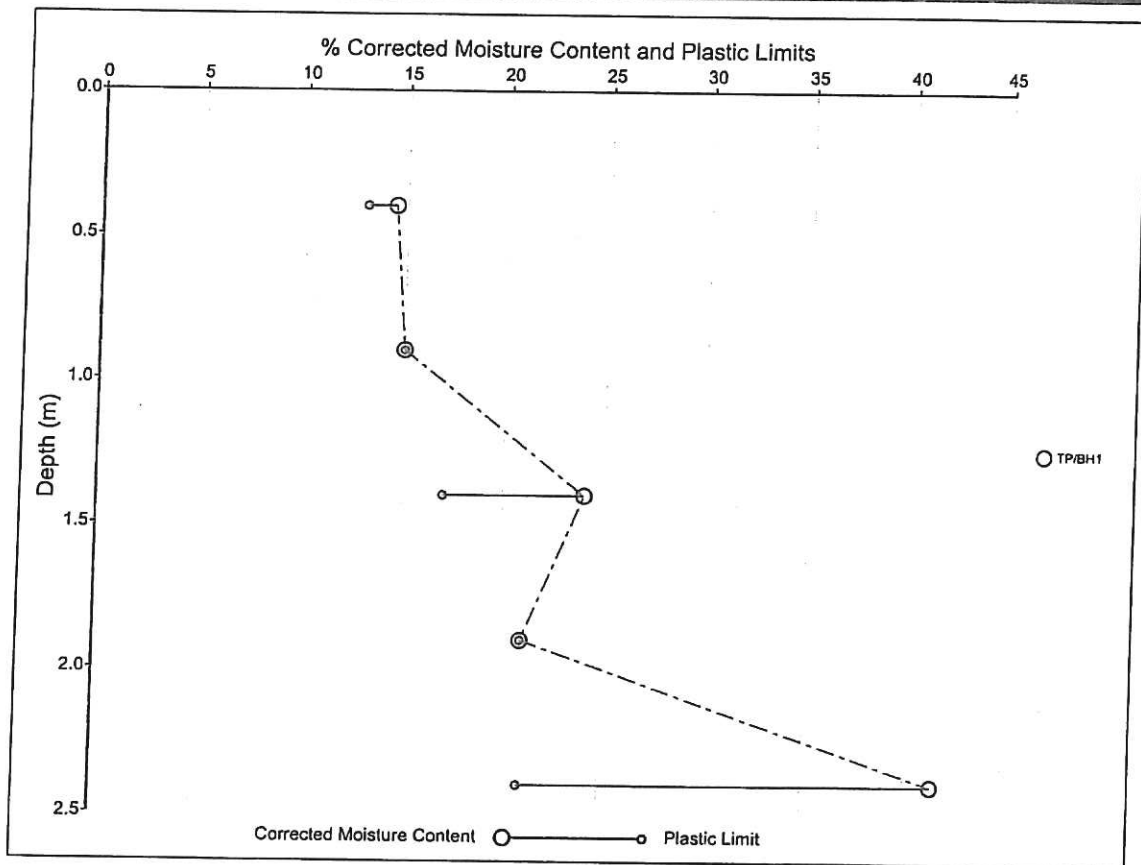
Where appropriate moisture contents have been corrected to demonstrate the equivalent moisture content following the sample being passed through a .425 mm sieve for comparison with the Liquid & Plastic Limit. Where this is not available, uncorrected moisture contents have been used in the graph on the following page.

**Deviations to testing schedule:**

All testing has been undertaken in line with the soils testing schedule provided

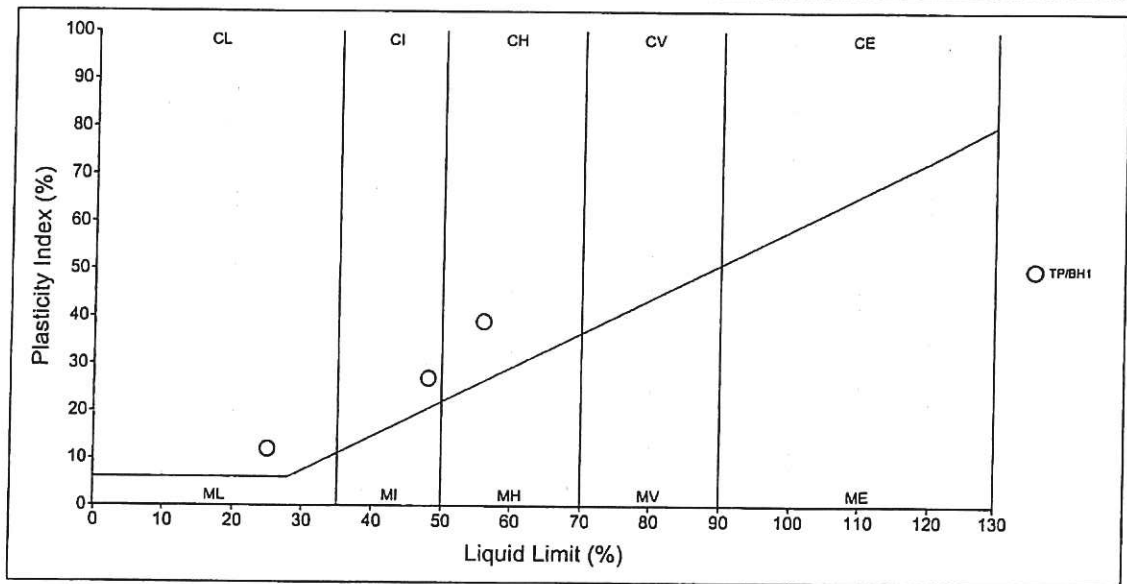
Lab Ref	Depth (m)	MC (%)	Corr MC (%)	LL (%)	PL (%)	PI (%)	% Passing .425mm
<b>Samples from TP/BH1</b>							
001	0.40	12	14	25	13	12	83
002	0.90	15					
003	1.40	24	24	56	17	39	100
004	1.90	21					
005	2.40	36	41	48	21	27	87

**Corrected Moisture Content and Plastic Limits Graph**



Lab Ref	Depth (m)	Description	BS:5930	NHBC Chapter 4,2
Samples from TP/BH1				
001	0.40	Soft brown sandy slightly gravelly CLAY . Gravel is fine and medium.	CL	Low
002	0.90	Soft brown sandy CLAY with rare gravel. Gravel is fine and medium.		
003	1.40	Soft brown/orange-brown mottled sandy CLAY with rare gravel. Gravel is fine	CH	Medium
004	1.90	Firm orange-brown/grey-brown mottled sandy CLAY with rare gravel and chalk. Gravel is fine, mdium and coarse.		
005	2.40	Very soft light brown/white mottled clayey slightly gravelly CHALK (with gravel of chalk). Gravel is fine and medium.	CI	Medium

Plasticity Chart for Casagrande Classification



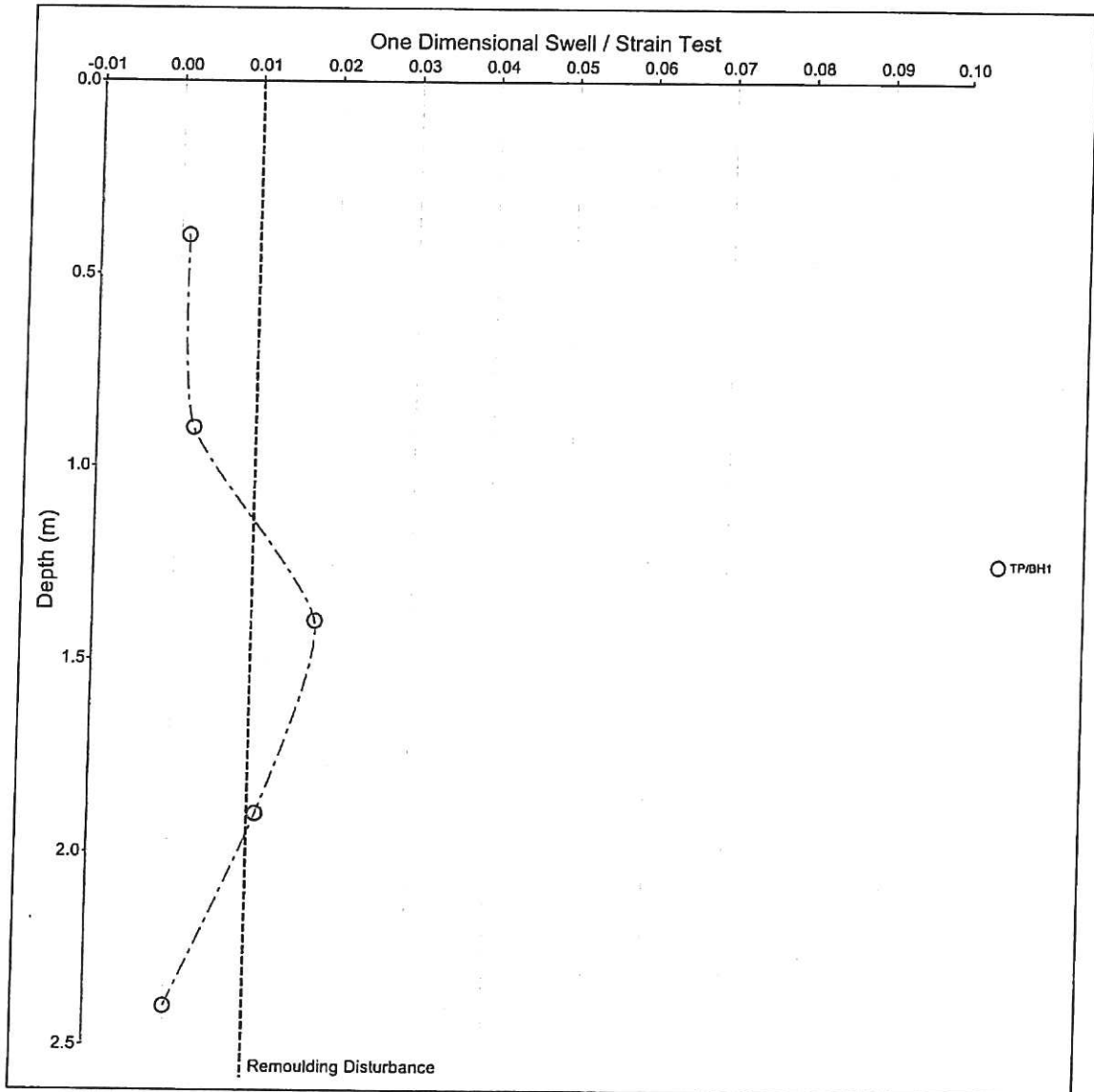


### Summary of Oedometer Testing

Lab Ref	Depth (m)	Strain	Dd (mm)	Remarks
Samples from TP/BH1				
001	0.40	0.0010	0.2	
002	0.90	0.0022	0.6	
003	1.40	0.0180	4.5	
004	1.90	0.0110	2.8	
005	2.40			Sample too soft for preparation

TP/BH1 Dd Total: 8.0mm

### Oedometer Strain



**References and Interpretation**

The following provides a brief interpretation of the test results by comparison of the results to published classifications. The Atterberg Limit test may be used to classify the plasticity of soils; the plasticity classes defined in BS5930:1999 "Code of Practice for Site Investigations" are as follows.

CL (ML)	CLAY and CLAY/SILT of Low plasticity
CI (MI)	CLAY and CLAY/SILT of Intermediate plasticity
CH (MH)	CLAY and CLAY/SILT of High plasticity
CV (MV)	CLAY and CLAY/SILT of Very High plasticity
CE (ME)	CLAY and CLAY/SILT of Extremely High plasticity
O	The letter O is added to prefixes to symbolise a significant proportion of organic matter.
NP	Non-plastic

The Plasticity Index (PI) Result obtained from the Atterberg Limit tests may also be used to classify the potential for volume change of fine soils, in accordance with the National House Building Council's standards - Chapter 4.2 (2003) "Building Near Trees", as summarised below.

Modified PI < 10	Non Classified.
Modified PI = 10 to <20	Low volume change potential.
Modified PI = 20 to <40	Medium volume change potential.
Modified PI = 40 or greater	High volume change potential.

The 2003 edition of Chapter 4.2 also permits use of the Plasticity Index without modification. The classifications for this are grouped by soil type (soils with similar visual soils description and using unmodified Plasticity Indices.

# ROOT IDENTIFICATION

## for Subsidence Management Services

Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS

Client: Subsidence Management Services  
 Client Contact: [REDACTED]  
 Claim Number: [REDACTED]  
 Client Reference: [REDACTED]  
 Policy Holder: [REDACTED]  
 Report Date: 29 June 2017  
 Our Ref: [REDACTED]



Intec  
 Parc Menai, Bangor,  
 Gwynedd, North Wales  
 LL57 4FG  
 Tel: 01248 672652

Sub Sample	Species Identified		Root Diameter	Starch
TP/BH1:				
0.4-1.4m	<i>Quercus</i> spp.	1	1 mm	Abundant
1.4-2.4m	<i>Quercus</i> spp.	2	1 mm	Abundant

**Comments:**

- 1 - Plus 4 others also identified as *Quercus* spp.
- 2 - Plus 4 others also identified as *Quercus* spp.

*Quercus* spp. are oaks (both deciduous and evergreen).

**Signed:** G S Turner

Unless we are otherwise instructed in writing, the above sample material will normally be disposed of 6 years after the date of this report.

Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS

MONITORING

# LEVEL MONITORING

## for Subsidence Management Services

**Webbers Cottage, Coleshill Lane, Amersham, HP7 0NS**

Client: Subsidence Management Services

Client Contact:

Claim Number:

Client Reference:

Policy Holder:

Report Date:

19 September 2019

Our Ref:

SubsNetuk

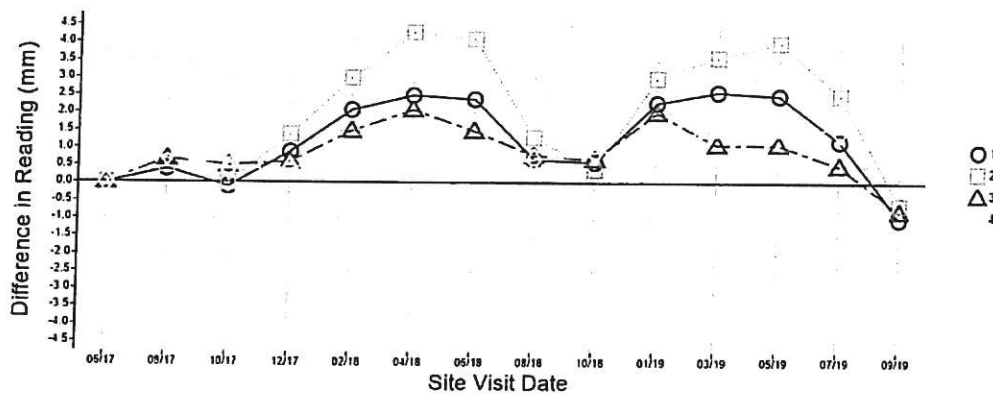
### Level Monitoring Readings

The following table shows the reading levels of the various Level Monitoring Station points.

Date	1	2	3	4
26/06/2017	10.0168	9.9548	9.8966	9.8899
24/08/2017	10.0172	9.9553	9.8973	9.8907
30/10/2017	10.0167	9.9548	9.8971	9.8903
21/12/2017	10.0177	9.9562	9.8972	9.8903
12/02/2018	10.0189	9.9578	9.8981	9.8907
12/04/2018	10.0193	9.9591	9.8987	9.8911
11/06/2018	10.0192	9.9589	9.8981	9.8903
12/08/2018	10.0175	9.9561	9.8974	9.8906
13/10/2018	10.0174	9.9552	9.8973	9.8908
03/01/2019	10.0191	9.9578	9.8986	9.8909
07/03/2019	10.0194	9.9584	9.8977	9.8916
13/05/2019	10.0193	9.9588	9.8977	9.8916
09/07/2019	10.0180	9.9573	9.8971	9.8914
13/09/2019	10.0158	9.9542	9.8958	9.8908

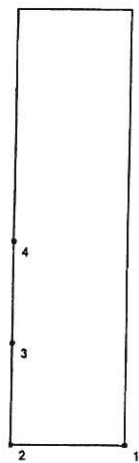
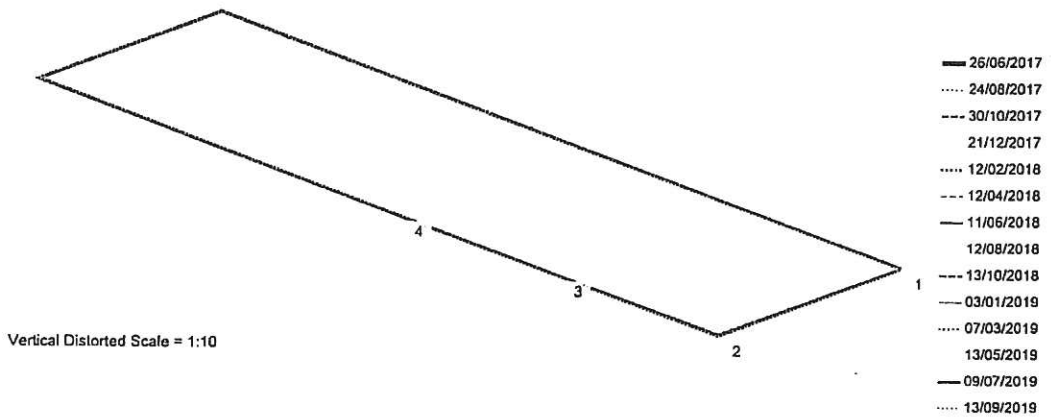
### Level Monitoring Difference Graphs

The following graphs display the progressive movement that each Level Monitoring Station recorded at each separate site visit date to give an overall look at how much the property is moving.



### Level Monitoring Displacement Map

The following image shows an isometric representation of the movement of the property, based on the Level Monitoring Stations that were installed.



FRONT



Site Visit Notes

Datum is a manhole surround within the road, it has an assumed of 10.0000m. Please advise if this is not acceptable or if a deep datum is required.

Site Visit: 3 January 2019

Similar movement to Feb 18 noted.

# Claim Assessment Report

On behalf of Covéa Insurance

Report Date: 14 June 2017

Our Reference: [REDACTED]

Claim Reference: [REDACTED]

Policyholder: [REDACTED]

Risk Address: Webbers Cottage, Amersham, HP7 0NS



SITE PLAN 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 drains and trees etc. The boundaries are not accurate, and do not infer or confer any rights of ownership or right-of-way. OS images provided by Environmental Services. © Crown Copyright 2009. All rights reserved. Licence number 100043218

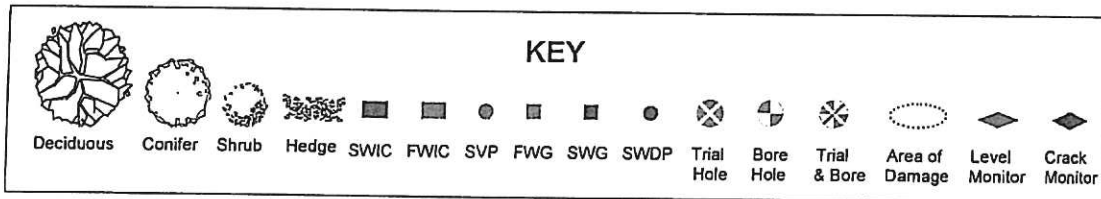
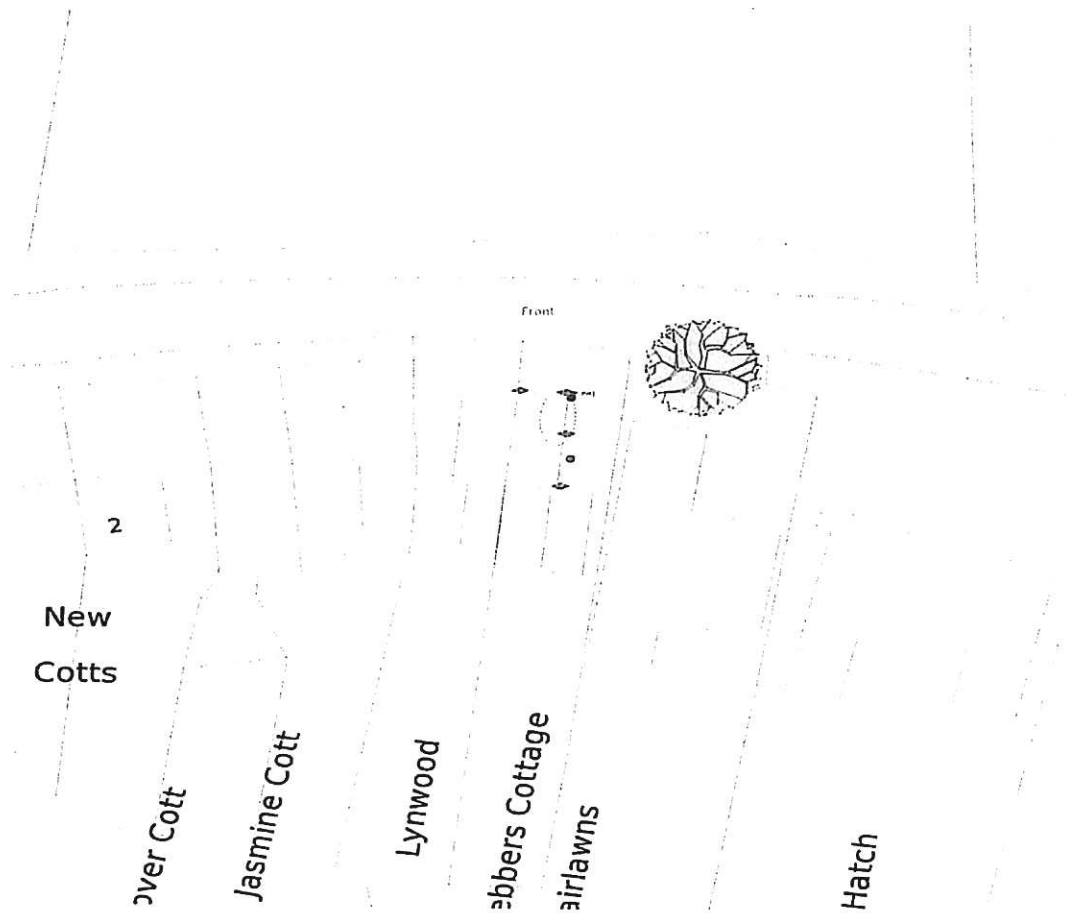


FIGURE 1 Site Plan

## INTRODUCTION

We have been asked by your building Insurers to comment on suspected subsidence damage to the above property. Our report briefly describes the damage, identifies the cause and gives recommendations on the required remedial measures.

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, services, timber rot or infestation etc.

Investigations have been carried out in accordance with the guidance issued by The Institution of Structural Engineers. All directions are given relative to an observer facing the front of the property. We have not commented on any part of the building that is covered or inaccessible.

## CIRCUMSTANCES

Following the recent appearance of cracking, being concerned that the damage may be due to subsidence a claim for subsidence damage was submitted to insurers. Following the appearance of cracking shortly after purchasing the property the customer brought in a tradesman who completed repairs. The crack re-appeared later on in the year (August 2016) and the customer once again brought in a tradesman to completed repairs. On this occasion the plaster was taken off of the wall and evidence of cracking in the brickwork mortar was found, being concerned that the damage may be due to subsidence a claim for subsidence damage was submitted to insurers.

## PROPERTY

The property is a three storey semi-detached house of traditional construction with rendered brickwork walls surmounted by a gabled tile covered roof.

The property has 4 bedrooms.

## HISTORY

Date of Construction	1900
Purchased	2015
Policy Inception Date	25 September 2015
Damage First Noticed	01 August 2016
Claim Notified To Insurer	26 May 2017
Date of our Inspection	13 June 2017

## ADEQUACY OF BUILDING SUM INSURED

The current building sum insured is considered adequate

## TOPOGRAPHY

The site slopes gently downwards from front to rear.

## GEOLOGY

Reference to the 1:50,000 scale British Geological Survey suggests the Superficial geology of the site is unknown which overlies a Bedrock geology of Chalk Including Red Chalk.

## VEGETATION

The following vegetation was recorded as being within potential influencing distance of the property:-

Type	Height	Distance	Owner
Oak	30m	5m	Neighbour

## DAMAGE RELATING TO THE CLAIM

The following is a summary of the damage relating to the Insurance claim, including any unrelated damage in the same vicinity, with supporting photographs where appropriate.

### INTERNALLY

Second floor loft bedroom

Cracking in the brickwork mortar to the left hand wall.

Dining Room

Plaster cracking above and below the left hand window.

Front Bedroom

Plaster cracking above and below the window.

Second Floor Bedroom

Cracking in the brickwork mortar to the left hand wall.

### EXTERNALLY

Left Gable

There is evidence of previous repairs in the form of previous cracking running from ground to roof level. The previous cracking appears to have closed up forcing the repair out.

Front Elevation

Render cracking above the bay roof leading up to the front first floor bedroom window.

## INVESTIGATIONS

### SITE EXCAVATIONS

Site investigations will shortly be undertaken by a specialist contractor.





FIGURE 03 TP tree

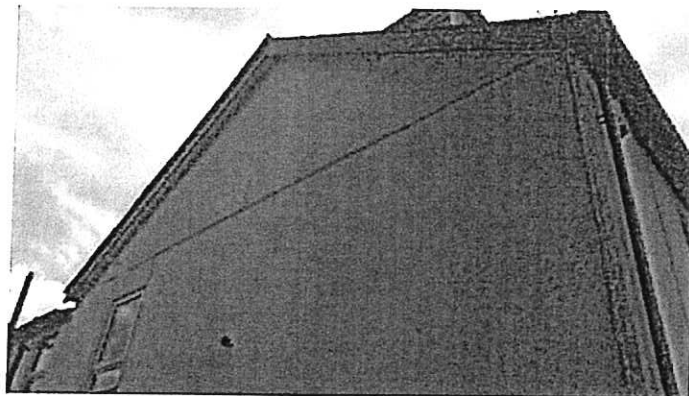


FIGURE 04 Previous repairs

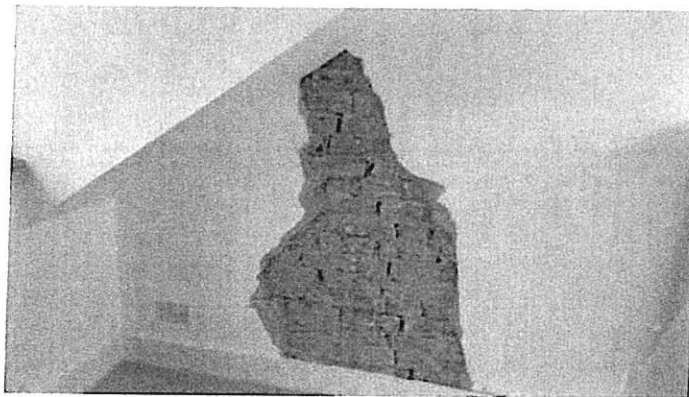


FIGURE 05 Second floor bedroom

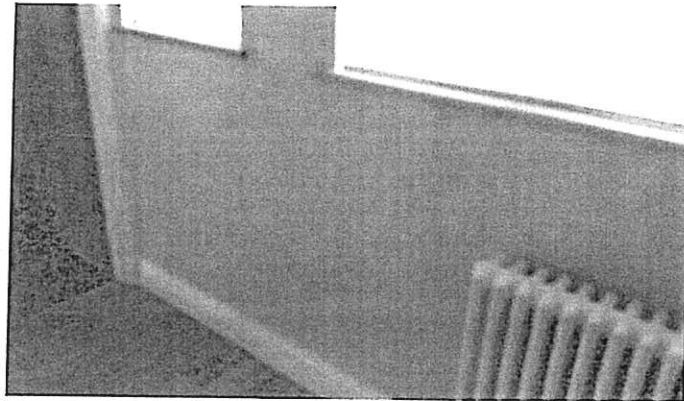


FIGURE 06 Rear reception room

## MONITORING

6 level visits will be undertaken at 8-week intervals.

## DISCUSSION

The diagonal aspect of the cracks, together with the fact that they increase in width with height is indicative of subsidence as a result of shrinkage of the clay subsoil due to the moisture extracting influence of the nearby Oak.

## REQUIREMENTS

In order to stabilise the property and prevent further damage occurring in the future, the cause of the movement needs to be addressed, with site investigations being required.

Following completion of tree management works, the property may still need to be monitored to confirm stability.

Provided the property stabilises as expected, no foundation stabilisation works are considered necessary, with structural repairs of the superstructure being required only, together with internal redecoration of the damaged rooms.

Douglas Johnson  
Subsidence Specialist  
Subsidence Management Services

