

meadow consultants ltd

Chartered Building Surveyors

Addendum Subsidence Report

At:

15 Sladburys Lane

Clacton-on-Sea

Essex

CO15 6NU

Your Ref: TPEH00153833

Our Ref:

Date: 1st May 2021

Prepared by:

Philip Sciberras

BSc (Hons) MRICS BDMA Ins Tech

For:

Trinity Claims

Castle House, 63-69 Cardiff Road, Taff's Well, Cardiff CF15 7RD
■ Company No: 10055824 ■ VAT No: 239 5687 58

Regulated by the RICS

1.0 SUMMARY:

- 1.1 We refer to previous correspondence in respect of the subsidence claim affecting 15 Sladburys Lane, Clacton-on-Sea,

Detail:	Description:
Type:	Detached Bungalow
Date of construction:	Circa 1970's
Purchased:	2008
Bedrooms:	2
Walls:	Rendered masonry walls
Roof:	Hipped and clad with concrete tiles
Floors:	Suspended timber
Extensions / Porch	Rear extension and conservatory constructed prior to the occupation.

Table 1: General details of risk address

- 1.2 Early indications were that the most likely cause of damage was drying out and shrinkage of the underlying clay soils promoted by the moisture extracted by the roots of the nearby local authority owned tree.
- 1.3 A site investigation was instructed to determine the depth of foundations along with soil tests to verify the shrinkability classification of the subsoils. The investigations were carried out by Catalyst Claims on the 5th of October 2020.

2.0 SITE INVESTIGATIONS

- 2.1 A single trial pit and borehole was excavated, adjacent to the front right-hand corner of the property. A survey of the drainage system was also carried out.

Figure 1

- 2.2 The foundations to the front right-hand corner consist of 400mm thick concrete strip foundation, founded at 750mm below ground level. The subsoil to the underside of the foundations consists of mid brown silty clay containing minor grey mottle.

Borehole description confirmed the subsoil is consistent until the termination of the borehole at 3m below ground level. Soil analyses confirm the soils are within the upper plasticity range, high to very high plasticity.

- 2.3 Soil analysis indicate some desiccation of the soils at 1.5m below ground level.
- 2.3 Live roots were found at the underside of the foundations of the borehole and were identified as QUERCUS (Oak).
- 2.4 A survey was carried out to the foul drainage system which runs from the front of the property downstream to a manhole located on the driveway and then to a second manhole located to the front of the driveway. Contractors noted displaced joints to the drain between the manholes and have recommended the run is lined.
- 2.5 Contractors also surveyed the surface water drainage which also runs from the front downstream towards the front. Contractors noted displaced joints to the drain run and have recommended the gully and 4m pipework is replaced.
- 2.6 Crack and level monitoring of the property has also been carried out, with readings received from October 2020 to March 2021.

3.0 CAUSE OF DAMAGE

- 3.1 The site investigation carried out indicate that the damage to the front of the property has been caused by root induced clay shrinkage. Tree root identification confirms the Local Authority Oak tree is implicated.
- 3.2 We would recommend that the local authority is placed on notice seeking their cooperation removing the influence of their trees on the surrounding sub soil.
- 3.3 The monitoring has indicated a slight recovery of the clay soils over the winter months which is consistent with clay shrinkage subsidence.

4.0 RECOMMENDATIONS

- 4.1 We would recommend that the Local Authority is placed on notice and seek their cooperation in removing the influence of the Oak tree from the underlying subsoil. The removal of the adjacent tree would be the most economical and long-term form of mitigation.
- 4.2 Following the completion of the tree mitigation works, a period of monitoring over the 2021 summer months should be carried out to determine if the movement is ongoing. If no further significant movement is detected, superstructure repairs to the property can be carried out.

4.3 We also recommend drainage repairs as indicated by the investigation contractor.

5.0 INSURANCE ISSUES

5.1 Nothing further has been brought to light during the course of our investigations.

6.0 CONTRIBUTION & RECOVERY

6.1 We consider damage has been caused by vegetation which is the responsibility of the Local Authority. It is possible that a recovery action may be successful in this case.

7.0 POLICY LIABILITY

7.1 In view of our opinion on cause a liability arises under the terms of the policy.

8.0 PRESENT POSITION / INSTRUCTIONS

8.1 Trinity Claims Handler to instruct the monitoring be continued as per section 4.0.

Yours Sincerely,

Philip Sciberras BSc (Hons) MRICS BDMA Ins Tech
Senior Building Surveyor
[meadow consultants Ltd](#)

Attachments are as follows:

- *Catalyst Claims Report*



LEVEL MONITORING - RELATIVE SURVEY READINGS

Provider Details		Client Details		Risk Address	
Name:	MHN Ltd	Insurance Co.:	Home Premier	Occupier:	Julie Kicks
		Client Name:	Catalyst Claims	Address:	15 Sladburys Lane
Date of Issue:	26/5/21	Technical Mgr:	Franc Asiliani	Address:	
		Email:	info@catalystclaims.co.uk	Town:	
		Client Ref:	MHN720	County:	Clacton-On-Sea
		Address:		Post Code:	CO15 6NU
		Town:		Tel Home:	
		County:		Tel Work:	
		Post Code:		Mobile:	07443 331 221
		Other Email:		Other:	

Target Date:		Reading Date:		Issue Date:											
10/10/20		30/11/20		12/10/20		2/12/20		18/1/21		9/3/21		25/5/21			
12/10/20		2/12/20		18/1/21		9/3/21		25/5/21							
Row No.	Point Name	X Co-ordinate	Y Co-ordinate	1	2	3	4	5	6	7	8	9	10	11	12
1	1	0.00	0.00	11.2616	11.2621	11.2624	11.2624	11.2619							
2	2	3.20	0.00	11.2121	11.2137	11.2148	11.2150	11.2143							
3	3	5.30	0.00	11.1739	11.1757	11.1772	11.1774	11.1787							
4	4	7.50	0.00	11.1509	11.1543	11.1562	11.1567	11.1569							
5	5	7.50	2.10	11.4800	11.4834	11.4852	11.4858	11.4852							
6		7.50	2.80												
7		9.00	2.80												
8	6	9.00	3.80	11.1341	11.1384	11.1416	11.1416	11.1414							
9	7	9.00	6.80	11.2385	11.2424	11.2457	11.2452	11.2453							
10		9.00	7.30												
11		11.90	7.30												
12		11.90	13.10												
13		0.00	13.10												
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REAR

FRONT

26/05/2021

- The Occupier was not unduly worried
- It was not possible to install all stations within the same brick course. Therefore initial readings cannot be interpreted as Distortion Data
- Readings have been made relative to a manhole in the road I I has an assumed value of 10 0000m. If this is not acceptable please advise if a deep datum is required
- Further readings to be taken July 21



LEVEL MONITORING - RELATIVE SURVEY READINGS

Provider Details		Client Details		Risk Address	
Name:	MHN Ltd	Insurance Co.:	Horns Premier	Occupier:	Julie Kicks
Date of Issue:	11/3/21	Client Name:	Catalyst Claims	Address:	15 Sladburys Lane
		Technical Mgr:	Franc Asllani	Address:	
		Email:	info@catalystclaims.co.uk	Town:	
		Client Ref:	MHN720	County:	Clacton-On-Sea
		Address:		Post Code:	CO15 6NU
		Address:		Tel Home:	
		Town:		Tel Work:	
		County:		Mobile:	07443 331 221
		Post Code:		Other:	
		Other Email:		Other:	

Target Date:		Reading Date:		Issue Date:											
10/10/20		30/11/20		12/10/20		2/12/20		18/1/21		9/3/21					
12/10/20		2/12/20		18/1/21		11/3/21									
Row No.	Point Name	X Co-ordinate	Y Co-ordinate	1	2	3	4	5	6	7	8	9	10	11	12
1	1	0.00	0.00	11.2616	11.2621	11.2624	11.2624								
2	2	3.20	0.00	11.2121	11.2137	11.2148	11.2150								
3	3	5.30	0.00	11.1739	11.1757	11.1772	11.1774								
4	4	7.50	0.00	11.1509	11.1543	11.1562	11.1567								
5	5	7.50	2.10	11.4800	11.4834	11.4852	11.4858								
6		7.50	2.80												
7		9.00	2.80												
8	6	9.00	3.80	11.1341	11.1384	11.1416	11.1416								
9	7	9.00	6.80	11.2385	11.2424	11.2457	11.2452								
10		9.00	7.30												
11		11.80	7.30												
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<p>REAR</p> <p>FRONT</p>		<p>11/03/2021</p> <ul style="list-style-type: none"> The Occupier was not unduly worried It was not possible to install all stations within the same brick course. Therefore initial readings cannot be interpreted as Distortion Data Readings have been made relative to a manhole in the road. It has an assumed value of 10.0000m. If this is not acceptable please advise if a deep datum is required No further readings to be taken.
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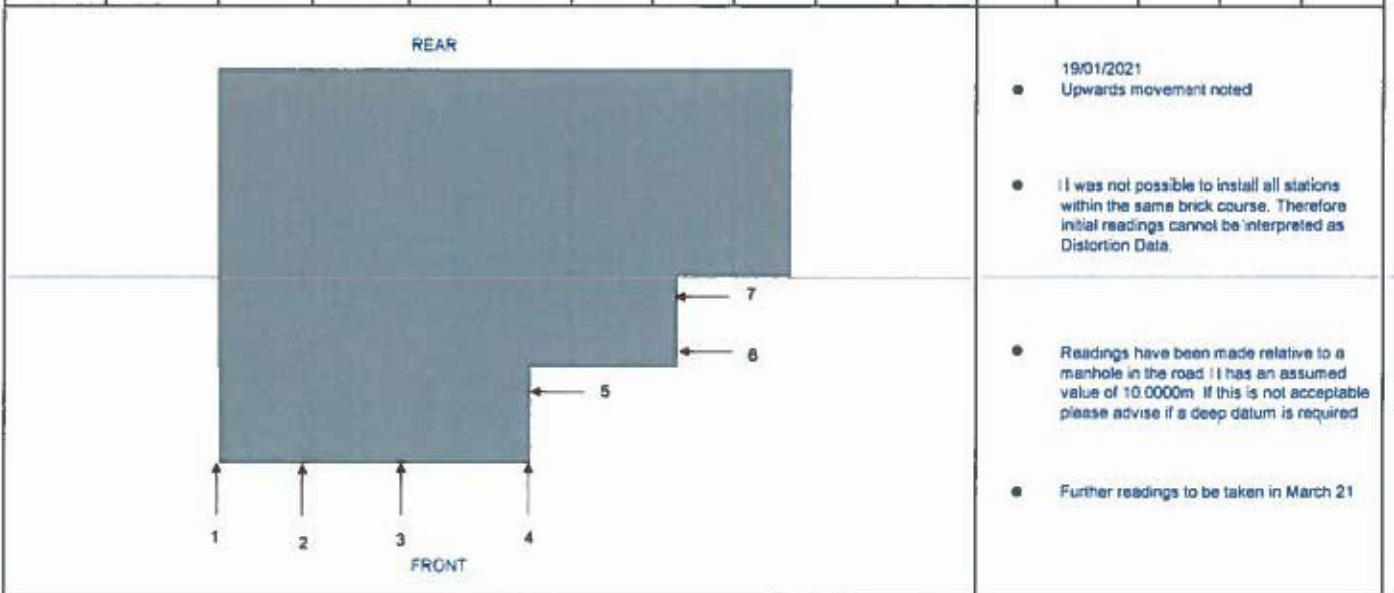
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LEVEL MONITORING - RELATIVE SURVEY READINGS

Provider Details		Client Details		Risk Address	
Name:	MHN Ltd	Insurance Co.:	Home Premier	Occupier:	Julie Kicks
Date of Issue:	19/1/21	Client Name:	Catalyst Claims	Address:	15 Stadbrys Lane
		Technical Mgr:	Franc Asllani	Address:	
		Email:	info@catalystclaims.co.uk	Town:	
		Client Ref:	MHN720	County:	Clacton-On-Sea
Monitoring Details		Address:		Post Code:	CO15 6NU
Instruction Date:	25/9/20	Address:		Tel Home:	
First Reading Date:	10/10/2020	Town:		Tel Work:	
Maximum No Visits:	4	County:		Mobile:	07443 331 221
Anticipated Expiry Date:	Apr 2021	Post Code:		Other:	
Monitoring Int (Wks):	8 Weekly	Other Email:		Other:	

		Target Date:													
		Reading Date:		10/10/20		30/11/20		18/1/21							
		Issue Date:		12/10/20		2/12/20		18/1/21							
Row No.	Point Name	X Co-ordinate	Y Co-ordinate	1	2	3	4	5	6	7	8	9	10	11	12
1	1	0.00	0.00	11.2616	11.2621	11.2624									
2	2	3.20	0.00	11.2121	11.2137	11.2148									
3	3	5.30	0.00	11.1739	11.1757	11.1772									
4	4	7.50	0.00	11.1509	11.1543	11.1562									
5	5	7.50	2.10	11.4800	11.4834	11.4852									
6		7.50	2.80												
7		9.00	2.80												
8	6	9.00	3.80	11.1341	11.1384	11.1416									
9	7	9.00	6.80	11.2385	11.2424	11.2457									
10		9.00	7.30												
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LEVEL MONITORING - RELATIVE SURVEY READINGS

Provider Details		Client Details		Risk Address	
Name:	MHN Ltd	Insurance Co.:	Home Premier	Occupier:	Julie Kicks
Date of Issue:		Client Name:	Catalyst Claims	Address:	15 Sladburys Lane
		Technical Mgr:	Franc Aslanli	Address:	
		Email:	info@catalystclaims.co.uk	Town:	
Monitoring Details		Client Ref:	MHN720	County:	Clacton-On-Sea
		Address:		Post Code:	CO15 6NU
		Address:		Tel Home:	
		Town:		Tel Work:	
		County:		Mobile:	07443 331 221
		Post Code:		Other:	
		Other Email:		Other:	

		Target Date:		Reading Date:		Issue Date:									
		10/10/20		30/11/20		18/1/21									
		12/10/20		2/12/20		19/1/21									
Row No.	Point Name	X Co-ordinate	Y Co-ordinate	1	2	3	4	5	6	7	8	9	10	11	12
1	1	0.00	0.00	11.2616	11.2621	11.2624									
2	2	3.20	0.00	11.2121	11.2137	11.2148									
3	3	5.30	0.00	11.1739	11.1757	11.1772									
4	4	7.50	0.00	11.1509	11.1543	11.1562									
5	5	7.50	2.10	11.4800	11.4834	11.4852									
6		7.50	2.80												
7		9.00	2.80												
8	6	9.00	3.80	11.1341	11.1384	11.1416									
9	7	9.00	6.80	11.2385	11.2424	11.2457									
10		9.00	7.30												
11		11.90	7.30												
12		11.90	13.10												
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REAR

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- 19/01/2021
 - Upwards movement noted
- It was not possible to install all stations within the same brick course. Therefore initial readings cannot be interpreted as Distortion Data
- Readings have been made relative to a manhole in the road. It has an assumed value of 10 0000m. If this is not acceptable please advise if a deep datum is required
- Further readings to be taken in March 21



LEVEL MONITORING - RELATIVE SURVEY READINGS

Provider Details		Client Details		Risk Address	
Name:	MHN Ltd	Insurance Co.:	Home Premier	Occupier:	Julie Kicks
Date of Issue:	2/12/20	Client Name:	Catalyst Claims	Address:	15 Sladbury Lane
		Technical Mgr:	Franc Aslani	Address:	
		Email:	info@catalystclaims.co.uk	Town:	
		Client Ref:	MHN720	County:	Clacton-On-Sea
Monitoring Details		Address:		Post Code:	CO15 6NU
Instruction Date:	25/9/20	Address:		Tel Home:	
First Reading Date:	10/10/2020	Town:		Tel Work:	
Maximum No Visits:	4	County:		Mobile:	07443 331 221
Anticipated Expiry Date:	Apr 2021	Post Code:		Other:	
Monitoring Int (Wks):	8 Weekly	Other Email:		Other:	

		Target Date:													
		Reading Date:													
		Issue Date:													
Row No.	Point Name	X Co-ordinate	Y Co-ordinate	1	2	3	4	5	6	7	8	9	10	11	12
1	1	0.00	0.00	11.2516	11.2621										
2	2	3.20	0.00	11.2121	11.2137										
3	3	5.30	0.00	11.1739	11.1757										
4	4	7.50	0.00	11.1509	11.1543										
5	5	7.50	2.10	11.4300	11.4834										
6		7.50	2.80												
7		9.00	2.80												
8	6	9.00	3.80	11.1341	11.1384										
9	7	9.00	6.80	11.2385	11.2424										
10		9.00	7.30												
11		11.90	7.30												
12		11.80	13.10												
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