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Our Ref: QG1T1228431
Your Ref:
Date: 10 August 2023

Dear Sir/Madam

Re: Your Insurance Claim – Flat 3, 21 Mount Park Road, W5 2RS

We write further to previous correspondence and as means of an update we can advise that we are now in receipt of the site investigation report (copy enclosed), the findings of which can be summarised as follows: -

The site investigations comprised the excavation of a trial pit and borehole at the rear left of the property to determine the foundation depths and type of subsoil beneath. In conjunction with the above, a CCTV survey of the nearby drainage system was undertaken. For full details, please refer to the attached factual report.

Trial Hole & Borehole 1

The trial hole was excavated to the front right of the building. This revealed the structure is founded on a 200mm thick concrete strip footing at 0.9m below ground level. The trial pit was then extended by a hand augered borehole.

The underlying subsoil was a very dry, very stiff, brown, fine to medium gravelly, silty CLAY. Shear vane tests indicated a very stiff consistency to depth. Roots were found immediately to the underside of the footing and down to 2.9m. The same subsoil continued to the base of the borehole at 3.2m and the borehole remained dry and stable on completion.

Laboratory Analysis

Analysis of soil samples indicates the clay to be of high-volume change potential.

There was evidence of desiccation immediately below the underside of the footing in BH1 to at least 1.9m depth.

Desiccation is assessed using the Driscoll criteria as a guideline. The paper by Driscoll suggests that a London Clay soil is approaching desiccation when moisture content (MC) is at or below 50% of liquid limit (LL); desiccated when MC is at or less than 40% LL or plastic limit (PL) + 2. It should be noted that this is a rule of thumb only and other indicators are used to determine desiccation such as strength and consistency.

Root samples retrieved from the excavation were botanically analysed and identified to originate from the family, Cupresssaceae (cypress and leylandii) corresponding to nearby vegetation.

Drainage Survey

Numerous defects were found in the drainage system including root infiltration. It is highly likely that this damage is the result of tree root induced clay drying shrinkage.

Conclusion

Based on the above findings, it is our considered view 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 highly shrinkable.
- There is evidence of desiccation.
- There are roots coincident with the desiccation.

There are also defects to the drainage system. Whilst these are not considered to be the direct cause of subsidence, the additional moisture may cause more roots to accumulate around the drainage runs and this focus the area of subsidence.

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.

On the basis of the site investigation findings, a valid claim is proven within the subsidence section of the insurance policy.

Next Steps Recommendation

1. On the basis of the Site Investigation evidence, we will now instruct an Arboriculturalist, to attend site and assess the management work that is needed to mitigate the effect of the vegetation. In doing so they will also verify if any statutory controls are in place that may have implications in respect of the necessary vegetation works.

   We will confirm the outcome of the arboricultural report once to hand but anticipate that it will be up to 4 to 6 weeks before the report is received, and we can then advise further.

2. Monitoring is also now to be instigated as this will be necessary to support any applications to carry out tree management works. It will also be utilised to ensure that the property returns to stability once the vegetation has been removed and at this point the property repairs can also be agreed and undertaken, although at this stage of the claim we can offer no guarantees as to when this will be; this will depend ultimately on when the tree management works are carried out.

3. We will also instruct the drainage contractor to arrange for the repair of the defective drainage system identified during the site investigations.

Please anticipate contact from our contractors shortly to arrange the above recommended works.

We trust this updates you to the present position and will of course continue to update you as matters progress. Should you have any queries in the meantime, please do not hesitate to contact this office.

Yours sincerely

Kelvin Zitha
QuestGates Ltd
Chartered Loss Adjusters & Claims Specialists