



2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY



INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Zurich Municipal 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.

Name of Insured: Suffolk Acre Village Halls

Address of Insured: Henham Village Hall, High Street, Henham, BISHOP'S STORTFORD, Hertfordshire, CM22 6AR

Situation of Damage: Henham Village Hall, High Street, Henham, BISHOP'S STORTFORD, Hertfordshire, CM22 6AR

Date: 16/06/2023

Out Ref: 9887808

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Carol Whiteside-Law BA(Hons) PGDip Surv, in accordance with our project managed service.

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

DESCRIPTION OF BUILDING AND SITE

The subject property is a single storey community centre built in 1928. It has been extended to the left side in the 1960's and to the rear April 2023. It sits on a level plot in the centre of a village.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery Cracking noted whilst ph considering a rear extension, now built

Subsequent action Reported to insurers

Claim notification Insurers were notified on 19/09/2019.

REPORTS BY OTHERS

None to report.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism The main area of damage is to the left side extension and takes the form of diagonal cracking to WC's and store room

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 considered necessary in this instance and will consist of trial pits and CCTV survey of the drains.

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.

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 adjoining private Third Party is responsible is contributing toward the cause of damage.

MONITORING

Level and crack monitoring to be arranged

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 strengthening, repairs and redecoration to the areas outlined below. This decision has been taken based on our knowledge and experience of dealing with similar claims.

Externally

- Left side elevation
- Right side elevation
- Rear gable

Internally

- Storerooms
- Ladies, gents and disabled WC's

PROJECT TEAM DETAILS

Carol Whiteside-Law BA(Hons) PGDip Surv - Building Consultant Specialist Subsidence Team
Andrew Peck - Claims Technician Specialist Subsidence Team

