



Internal Reference: **BCS/1/421747**  
Your Reference: **0652906207**

## **Preliminary Report**

**[REDACTED]**  
164 Hampstead Way  
London  
NW11 7XD

**Reported Peril: Subsidence**

**Delegated Authority**

**Date of Report: 18<sup>th</sup> August 2020**

*The contents of this Report are private and confidential. This Report is for the exclusive use of the client and is not to be relied on by or made available to any other party without our prior written consent. We have aimed to conduct our review on a diligent and careful basis and we do not accept any responsibility for any omission or misstatement in this Report, except in the event of negligence or fraud. We do not accept a duty of care to any person other than the client in respect of this Report.*

# Introduction

Following receipt of your instruction on 29<sup>th</sup> July 2020, a visit was conducted at the risk address on 4<sup>th</sup> August 2020

We understand that the policyholder recently discovered cracking to walls and ceilings on both floors and expressed concern that it may be related to foundation movement, prompting notification of this claim.

## Underwriting

### Claims History

Your customer has advised us of no previous claims in the last 5 years.

### Building Details

The risk address is a 1910's 4 bedroom, 2 storey end-terrace house of standard construction type with dual pitched roof. The condition of the property is considered to be average.

### Site Details

The property is located in a residential area, on a level site, with a South-West facing frontage.

### Vegetation

The following vegetation was noted on site:

**Coniferous Tree** Height: 4m Distance: 4m

Owned by: Policyholder

Conservation area: ✗ Preservation order: ✗

**Coniferous Hedge** Height: 2m Distance: 2m

Owned by: Policyholder

Conservation area: ✗ Preservation order: ✗

**Unknown** Height: 6m Distance: 5m

Owned by: Council

Conservation area: ✔ Preservation order: ✔

We consider this vegetation may have an influence on the damage presented and will instruct an arborist to investigate.

## **Occupancy/Ownership**

Your customer has lived at the risk address as owner/occupier since 1994.

## **Other Features/Hazards**

No adverse features were noted at our site visit.

## **Discovery**

Cracking to the Internal and external elevations mainly to the left hand side of the property in the front bedroom, party wall where the chimney stacks appear to be located, and other rooms on the first and ground floor was discovered by Mrs Doreen Corden on 1<sup>st</sup> July 2020.

## **Drains, Water Courses and Mains Water**

We do not consider the drains, any nearby water courses or the water mains to be of influence to the damage presented.

## **Recovery Prospects**

There are no recovery prospects apparent.

## **Contribution**

Date of notification:	29 <sup>th</sup> July 2020
Inception date:	27 <sup>th</sup> November 2019
ABI Option Applicable:	3
Previous Insurers identified:	N/A

## **Party Wall**

There are no Party Wall matters to consider.



# Damage

## Internal Rooms

### Dining Room – Ground Floor

**Width:** 3.47m

**Height:** 2.34m

**Length:** 2.88m

**Room floor damage:** No damage noted.

**Room wall damage:** Cracks along the external wall and ceiling abutment which runs round at the same abutment of the internal wall between the dining room and kitchen. Kitchen was not inspected as the policyholder was using the door to socially distance themselves from the surveyor.

**Room ceiling damage:** Cracks to the underside of the staircase.

**Other significant damage:** None noted.

**BRE 251 category:** 3

### Lounge – Ground Floor

**Width:** 5.11m

**Height:** 2.34m

**Length:** 3.64m

**Room floor damage:** No damage noted.

**Room wall damage:** There is a crack along the wall/ceiling abutment from the external wall along the internal supporting wall and across the lined ceiling.

**Room ceiling damage:** Crack across the ceiling from the internal wall.

**Other significant damage:** None noted.

**BRE 251 category:** 2

### Landing – 1st Floor

**Width:** 0.95m

**Height:** 2.82m

**Length:** 3.35m

**Room floor damage:** No damage noted.

**Room wall damage:** Cracks are all on the external wall of the stairs.

**Room ceiling damage:** No damage noted.

**Other significant damage:** None noted.

**BRE 251 category:** 3

### **Front bedroom – 1st Floor**

**Width:** 3.4m

**Height:** 2.43m

**Length:** 3.68m

**Room floor damage:** No damage noted.

**Room wall damage:** Vertical crack on the party wall. The crack has been filled historically but has opened up again.

**Room ceiling damage:** No damage noted.

**Other significant damage:** None noted.

**BRE 251 category:** 2

### **Bedroom (Open plan over three rooms to the rear) – 1st Floor**

**Width:** 1.94m

**Height:** 2.42m

**Length:** 4.97m

**Room floor damage:** The room is over two rooms with a third off to the rear left. The customer thinks the house was extended backwards sometime in the history of the property. The cracks are at the wall between the inner room and the two to the rear. The floors in the rear areas have a lot of spring when walked across. The floor in the inner room is sound.

**Room wall damage:** Cracks along the solid wall and ceiling abutment between the inner room and the rear room, there is plaster on the floor where the gap has recently opened up slightly. The crack returns around the party wall at ceiling height.

**Room ceiling damage:** No damage noted.

**Other significant damage:** Further investigation may be required to check floor joists.

**BRE 251 category:** 3

### **Stairs – Ground Floor**

**Width:** 0.9m

**Height:** 4.22m

**Length:** 2.8m

**Room floor damage:** Not applicable.

**Room wall damage:** Cracks across the external wall. There is a gap between the staircase and the wall. Cracks are at the bottom, middle and top of the stairs. The stairs are open plan with the living room.

**Room ceiling damage:** Not applicable.

**Other significant damage:** None noted.

**BRE 251 category:** 2

## External Areas

### External details

**Width:** 0.66m

**Height:** 0.66m

**Length:** 0.66m

**Room floor damage:** There is a narrow path down the side of the house and the paving slabs are not level. There is a gap showing along the rear side and the rear of the property. It was noted that there is line of sunken earth across the front garden.

**Room wall damage:** Cracks in the side wall at the cloakroom window, one of which runs up the building to the roof.

**Room ceiling damage:** Not applicable

**Other significant damage:** Not applicable.

**BRE 251 category:** 3

## Alternative Accommodation

Alternative accommodation is not considered necessary at this stage.

## Customer Estimate

The customer did not provide us with an estimate for this claim.

## Conclusions

Following our inspectors visit to 164 Hampstead Way, London, NW11 7XD, the information gathered has been reviewed by our technical team and we advise that the damage evident it is considered to have occurred due to more than one mechanism of movement. Whilst there would appear to be some historic movement, we cannot at this stage, rule out that an element of damage has occurred due to recent foundation related movement.

The geological survey maps indicate that the sub soils are of the London Clay formation comprising of clay, silt and sand. At the time of our visit we noted that there was a significant amount of mature vegetation generally around the property. We therefore consider that an element of damage may well have occurred as a result of root induced clay shrinkage substance. In addition we consider that an element of the damage has occurred due to the general deterioration of the fabric of the building that might be anticipated in a building of this age and construction.

We also noted that the paving around the property had dropped by varying degrees which would appear to have occurred over a significant period of time and will predate the inception of the policy.

In order to confirm the causes of damage we have instructed site investigations in the form of trial holes extended by hand auger, a drain survey and a programme of monitoring. We also instructed and arborist to advise on any appropriate tree management measures.

Yours Sincerely

The Subsidence Team

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## Photographs



Front Elevation



Vegetation to rear





Rear right



Vegetation to Rear Left



Rear Left and Left Flank



Rear Elevation



Rear Right



Damage Adjacent to kitchen door - Rear



Rear – low level



Left Flank





Left Flank



Crack in wall above cloakroom window

Left Flank



Left Flank



Left Flank



Long term settlement of paving



Front Elevation



Front Elevation

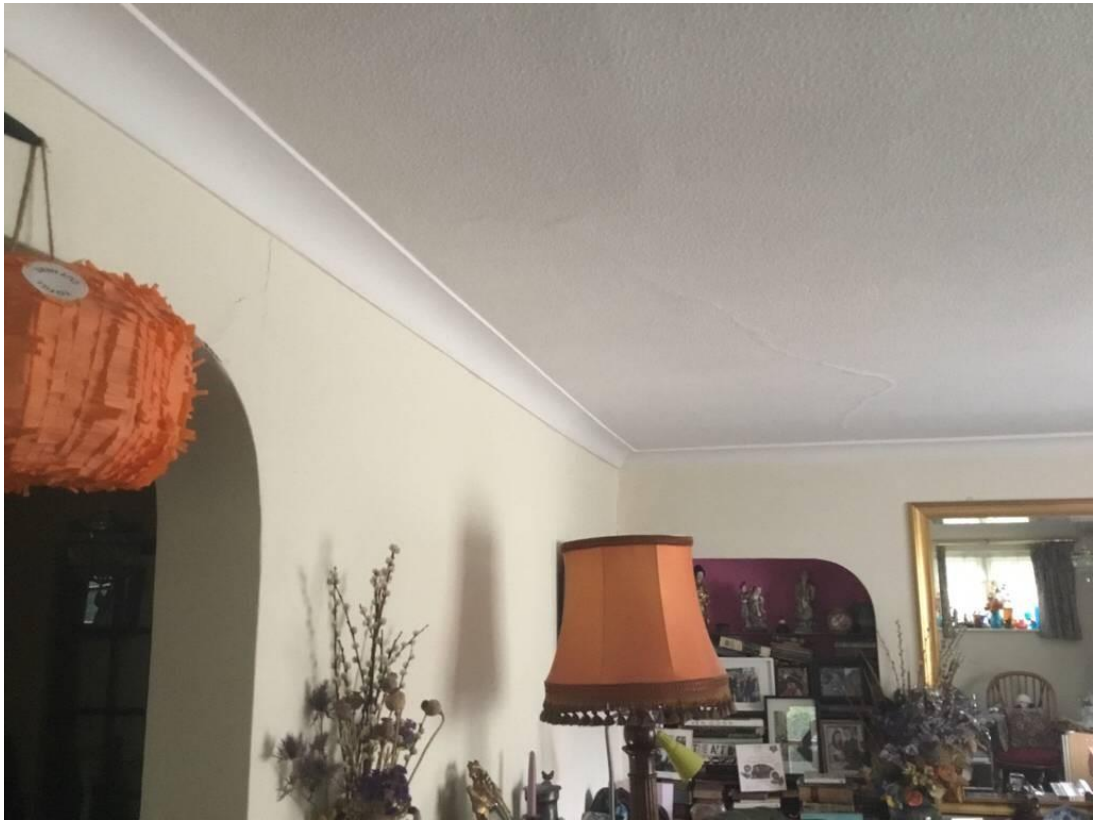


Footpath and Highway to front





Party Wall to Right Hand Side



Lounge/Dining



Front bedroom



Bedroom (Front bedroom)



Front bedroom



Front bedroom



Bedroom (Open plan over three rooms to the rear)



Bedroom (Open plan over three rooms to the rear)





Bedroom (Open plan over three rooms to the rear)



Bedroom (Open plan over three rooms to the rear)



Bedroom (Open plan over three rooms to the rear)



Landing to rear



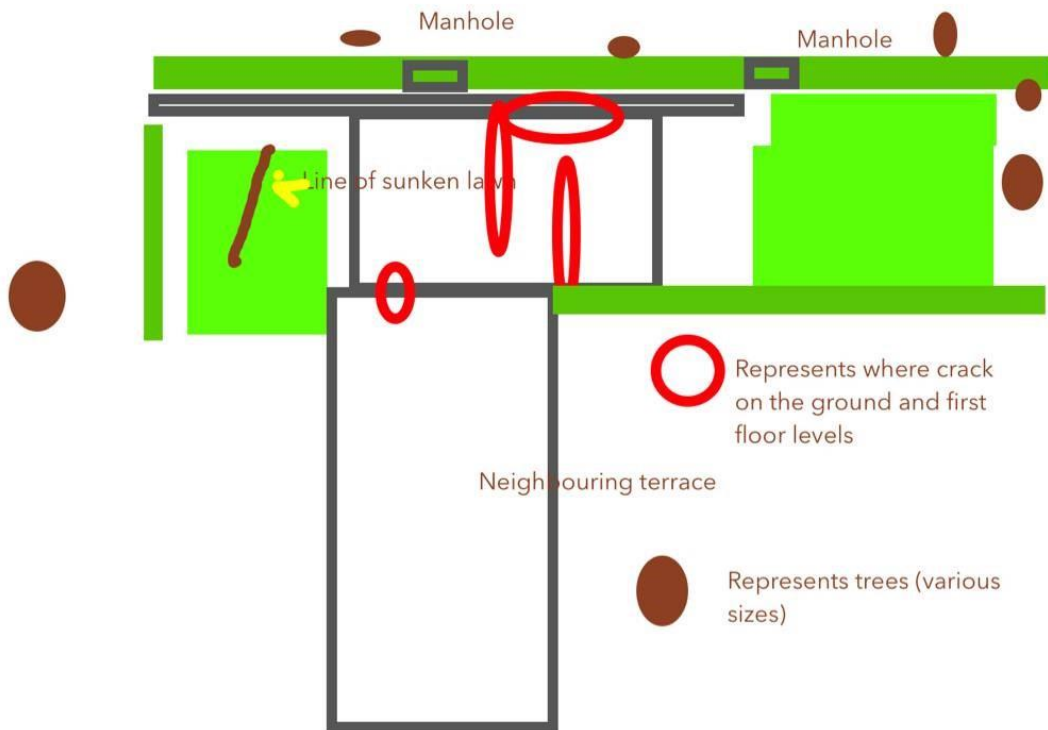
Landing to front



Landing at head of stairs

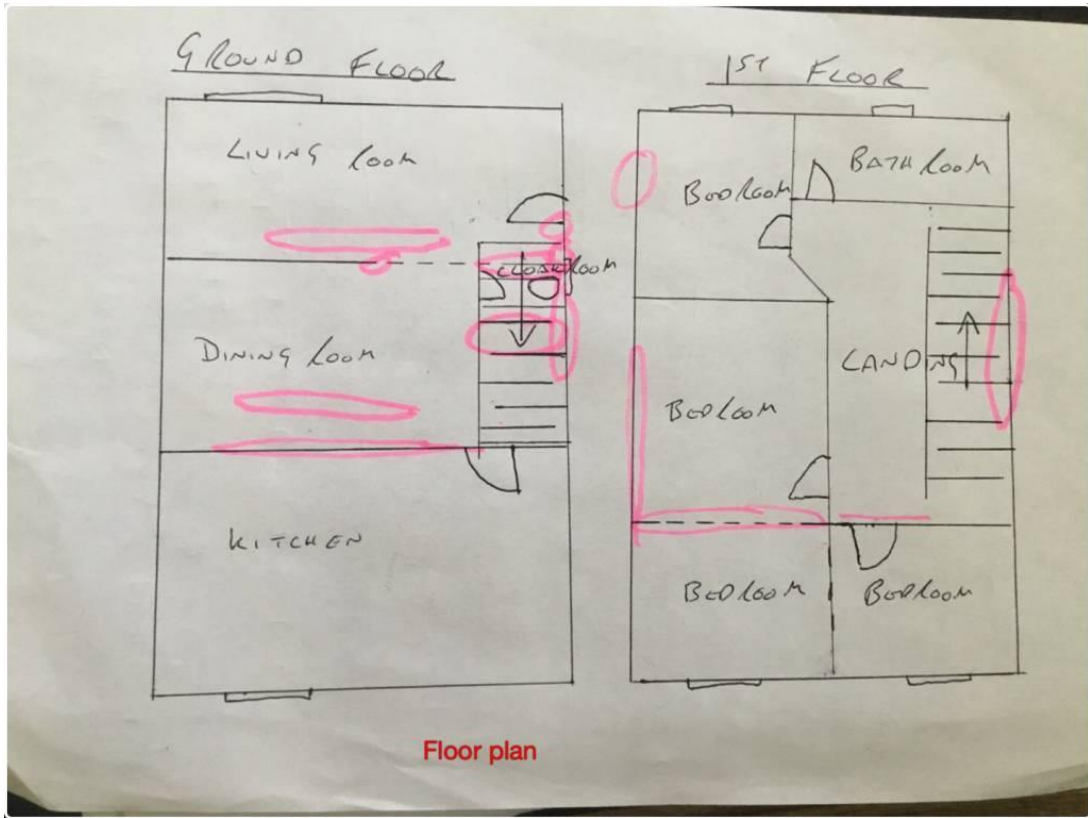


Stair well to left hand side



Sketch 1





Layout drawing showing areas of damage