

Engineers Addendum Report

This Report sets out in concise terms the nature of the evidence collected and the consultant's conclusions and recommendations

Policyholder, Property & Event Details

Policyholder Name	Mrs Iryna Kotsur	Date of discovery	27/08/2020
Risk Address	21 Bargrove Close London SE20 8DU	Our Ref	IFS-LBG-SUB-20-0088174
Location of damage	To the front and left-hand side of the building	Date of relevant construction	<<Enter>> Date
Nature of Damage	Cracking to walls and internal floor movement.	Property Type	Two storey
Crack Widths	2 and would be classified as slight.	Indicated mechanism of movement	Downward/rotational aspect of damage normally associated with subsidence
Occupiers' Observations	The policy holder returned home from holiday and noticed cracking and advise the insurer	BRE Classification	Category 2
Comments	The site investigations support tree removal as recommended by the arborist as part of the current claim requirement. The property was constructed circa 1982		
Previous Relevant movement	na		

Investigation Evidence

Examination by Building Professional	<input type="checkbox"/> Yes	Ian Domigan PhD MFor Sci BSc Me CPEng (Structural) IntEng CERT CII	
Trial Hole/Bore Hole Excavations	<input type="checkbox"/> Yes		Date of related SI
CCTV Drainage survey	<input type="checkbox"/> Yes	The drains are implicated in the damage	Date of Drain survey 11/08/2023
Soil Laboratory Testing	<input type="checkbox"/> Yes	Shrinkable soils <input type="checkbox"/> Yes Desiccated soils <input type="checkbox"/> Yes	Date of related SI 23/10/2020
Root Analysis	<input type="checkbox"/> Yes	Oak and ash roots found but no starch to 2900mm	Date of related SI 04/11/2020
Arboriculture Assessment	<input type="checkbox"/> Yes	Plum T3, Oak T5 all TP and Cypress T6, Larel T7 and TG2 Cypress all PH	Date of related SI 06/11/2020
Heave Risk after tree removal	<input type="checkbox"/> No	Assesed By Ian Domigan	ian.domigan@innovation.group
Building Monitoring	<input type="checkbox"/> Yes	Crack Width	Level/Distortion <input type="checkbox"/> Yes Date of related SI 26/02/2024
Monitoring to date confirms	Cyclinc movement normally associated with movement due to vegetation		
Supporting Comments	Monitoring has shown downward movement over summer 2022 and also the was repeated in 2023 with differential movement to the front and left-hand side.		

Repair Scope

If prompt vegetation removal	Only Superstructure repairs required	Initial likely cost of repairs	£ 2,800.00
If NO vegetation is removed	Either an underpin or root barrier technical advice will need to be sought	Potential additional costs	£ 48,000.00
Supporting Comments	This will either be underpinning the front and lefy hand side of the building or the installation of a root barrier		

Conclusions & Recommendations

The vegetation needs to be removed as per the arborist report and this is well backed up by the root report, soil conditions and the monitoring to date showing cyclic movement. Although there is damage recorded to the drains this is not considered the primary cause of the movement as tye soils are dry and the drains have been repaired. Also we have cyclic movement which would not be associated with drainage damage. The oak and ash trees need to be removed as soon as possible to prevent ongoing damage to the property.