

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	<input type="text"/>	Date of discovery	<input type="text" value="01/08/2022"/>
Risk Address	<input type="text" value="4 Witley Lodge close, Cheltenham , GL51 3LW"/>	Our Ref	<input type="text" value="IFS-LBG-SUB-22-0102485"/>
Location of damage	<input type="text" value="Conservatory"/>	Date of relevant construction	<input type="text" value="Circa 2002"/>
Nature of Damage	<input type="text" value="Tapering stepped internal and external cracking"/>	Property Type	<input type="text" value="Detached house"/>
Crack Widths	<input type="text" value="Category 4 and would be classified as severe."/>	Indicated mechanism of movement	<input type="text" value="Downward / outwards rotational movement towards implicated trees."/>
Occupiers' Observations	<input type="text" value="See below:"/>	BRE Classification	<input type="text" value="Category 4"/>
Comments	<input type="text" value="damage in conservatory, built in 2002"/>		
Previous Relevant movement	<input type="text" value="No previous movement has been reported"/>		

Investigation Evidence

Examination by Building Professional	<input type="text" value="Yes"/>	<input type="text" value="Brad Jenkins"/>	<input type="text" value="BA PgDip Cert CII ICIOB"/>
Trial Hole/Bore Hole Excavations	<input type="text" value="Yes"/>	<input type="text" value="C66053G30000 - TP/BH1 & TP/BH2"/>	Date of related SI <input type="text" value="02/11/2022"/>
CCTV Drainage survey	<input type="text" value="Yes"/>	<input type="text" value="The drains are not implicated in the damage"/>	Date of Drain survey <input type="text" value="26/09/2022"/>
Soil Laboratory Testing	<input type="text" value="Yes"/>	Shrinkable soils <input type="text" value="Yes"/>	Desiccated soils <input type="text" value="Yes"/>
Root Analysis	<input type="text" value="Yes"/>	<input type="text" value="Fraxinus spp. Roots with low starch content"/>	Date of related SI <input type="text" value="19/10/2022"/>
Arboriculture Assessment	<input type="text" value="Yes"/>	<input type="text" value="Ash (T2), Ash (T4) and Oak (T5) implicated"/>	Date of related SI <input type="text" value="27/10/2022"/>
Heave Risk after tree removal	<input type="text" value="No"/>	Assesed By <input type="text" value="Brad Jenkins"/>	<input type="text" value="brad.jenkins@innovation.group"/>
Building Monitoring	<input type="text" value="Yes"/>	Crack Width <input type="text" value="No"/>	Level/Distortion <input type="text" value="Yes"/>
Monitoring to date confirms	<input type="text" value="Significant seasonal movement has been observed. A 11mm difference in readings has been observed seasonally"/>		
Supporting Comments	<input type="text" value="8 readings have been taken to date demonstrating more than a full cycle of movement. Monitoring is ongoing until a decision on the TPO is received."/>		

Repair Scope

If prompt vegetation removal	<input type="text" value="Only Superstructure repairs required"/>	Initial likely cost of repairs	<input type="text"/>
If NO vegetation is removed	<input type="text" value="Piled raft"/>	Potential additional costs	<input type="text"/>
Supporting Comments	<input type="text" value="If we are unable to achieve removal of the implicated tree, stabilisation works will be necessary to enable lasting repairs to be completed to the property. If stabilisation works proceed, we will instruct our solicitors to recover all additional costs associated with these engineering works from the owner of the tree."/>		

Conclusions & Recommendations

The damaged property is a detached 4 bedroom house, built in the 1970's. Purchase by the current owners in 1983. Damage was first noticed affecting the 2002 built conservatory towards the end of the very dry summer of 2022. Neighbouring properties are suffering from similar damage.

The site investigation has confirmed that the cause of the subsidence is clay shrinkage due to the moisture demand of the Ash and Oak trees in your neighbour's garden.

The conservatories foundations are 500mm deep and bear on a firm clay soil. The clay soil is desiccated with roots to a depth of 2.5 metres. The roots were identified as emanating from an ash tree, which we presume to be the trees in your neighbour's garden.

The drains at the rear of the property have been surveyed and no defects were found.

The arborist has confirmed that the 2 ash trees (t2 and T5) along with the Oak tree (T5) in the neighbour's garden are the primary cause of the subsidence and will need to be removed to ensure that further subsidence does not occur. The arborist will liaise with your neighbour to request that they remove the trees and you may wish to advise your neighbour in advance. We do not consider that there is any risk of heave damage occurring to your property following the removal of the trees. All other surrounding vegetation should be maintained as recommended by the arborist. As you live in a conservation area the consent of the local authority must be obtained before any works are carried out. In the event that your neighbour refuses to remove their tree then we will need to continue to monitor the cracking to confirm seasonal movement and provide further evidence.

Monitoring readings undertaken between October 2022 and November 2023 have revealed significant seasonal movement to the station at the rear left corner of the conservatory. 8 readings have been taken to date demonstrating more than a full cycle of movement. Monitoring is ongoing until a decision on the protection order is received.

Once the tree has been removed the ground will stabilise and we will arrange for a cash settlement (net of the policy excess) to enable a local contractor to undertake all necessary repairs.