

Engineers Report

Risk Address 27 The Foxgloves
Hedge End
Southampton
SO30 0UG

360 Reference LIV-SN-22-005467
Claim Refence 100-50-197091
Policy Holder Ms. Sarah Berrett

Date Notified 22.09.22
Date Instructed 22.09.22
Report Date 15.11.22



Description of premises

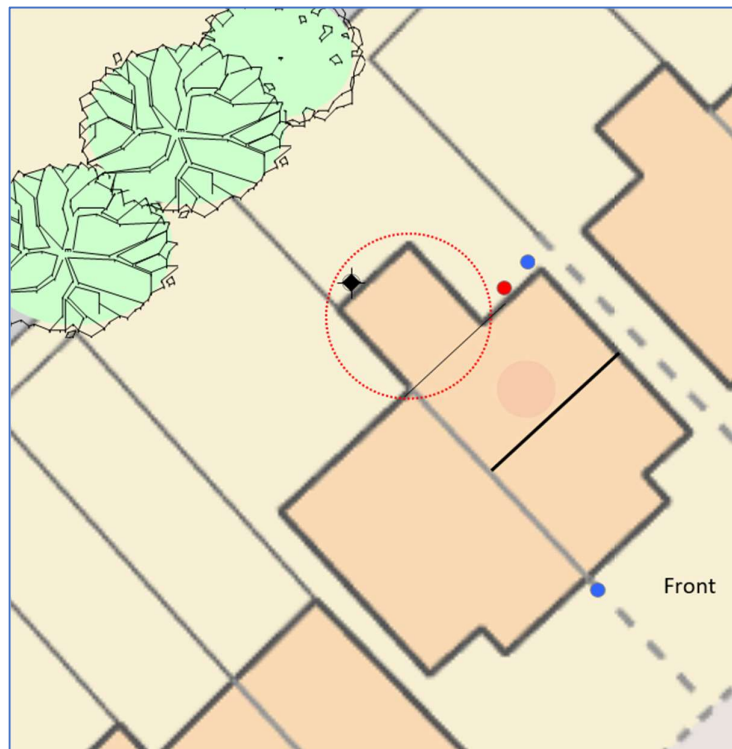
The risk address is a 3 bedroom, 2 storey, semi-detached house constructed in 1994. The external walls to the property are constructed from load bearing masonry which support a pitched tiled roof. A rear conservatory, which forms the subject matter of this claim was added by previous owners in 2011. The property also benefits from a single integral garage. The Insured purchased the property in 2013.

Discovery of Damage

Damage was first noticed by the policyholder around early September 2022. Being concerned a possible subsidence claim was reported to Insurers.

Focus of Damage and Report

This document addresses damage notified to insurers in relation to cracking focused and localised to the rear conservatory.



The descriptions below relate to the damage observed and considered to be the result of the subsidence movement.

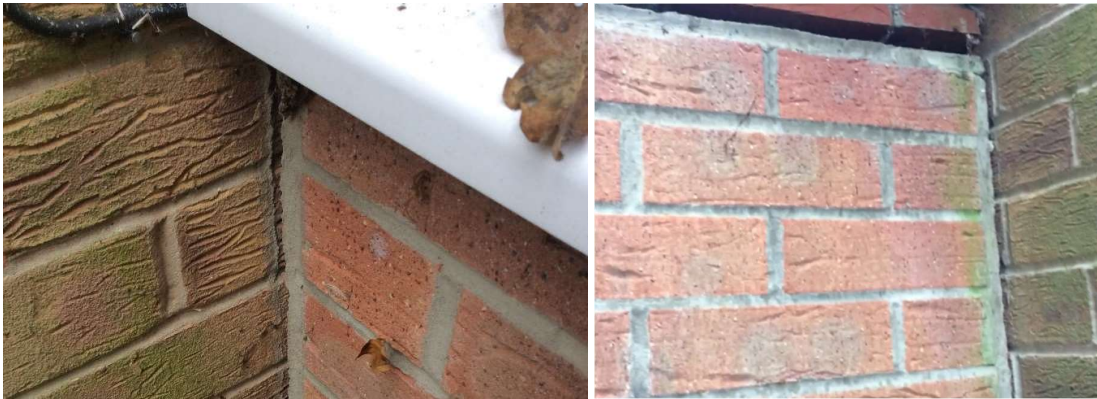
Internal Damage

Slight cracking was noted at the wall and floor junction between the conservatory and main house. A gap was also noted between the skirting board and floor.



External damage

Slight cracking was noted at the wall junction between the conservatory and main house.



27 The Foxgloves Hedge End, Southampton, Southampton, SO30 0UG						
No of SIs within 2.6km from address on identical lithology. (See comments)						5
Closest - Furthest distance from a site investigation from the address (km).						0.35 - 2.5
Total number of boreholes.						9
Percentage of site investigations where root samples were taken.						60%
Percentage of site investigations where drainage was recorded.						20%
Number of samples tested at greater than 10cm depth.						25
BRE Digest 240. "Volume change potential" from Av. Modified Plasticity Index (Ip) of 32%.						Medium

Previous Soils Data nr = Non recorded	Depth m.	M.C. (%)	L.L. (%)	P.I. (%)	P.L. (%)	425um (%)	Suction kPa	Oed Strain
Sample population	25	25	10	10	10	24	0	
Minimum (Av = 1 StdDev)	0.5	22	39	20	18	88	5	nr
Maximum (Av = 1 StdDev)	2.7	35	65	44	22	100	990	nr
Average	1.5	28	52	32	20	94	188	nr

General soils description	Soft/Firm brown/gray sandy CLAY with some silt
BGS 1:50 000 maps as a Bedrock Geology	1:50 000 scale bedrock geology description: London Clay Formation - Clay, Silt And Sand. Sedimentary Bedrock formed in the Palaeogene period. Local environment previously dominated by deep seas. Setting: Deep seas. These sedimentary rocks are marine in origin. They are detrital and comprise coasts: to fine-grained slurries of debris from the continental shelf flowing into a deep-sea environment, forming distinctively graded beds.
BGS 1:50 000 Hexagonal Superficial	1:50 000 scale superficial geology description:
Depth Detail Data	None recorded.
Mean Depth = 1m	
Max. Depth = 1m	
Coverage = 2%	
Note: The BGS only record superficial	
deposits greater than 1m in depth	
BGS 1:50 000 Artificial Ground	None recorded

BGS "GeoSure" 5km Hexagonal Hazard Ratings	
Shrink/Swell	Significant with areas of localised significant rating.
Collapse Deposits	Low
Compressible Ground	Low with areas of localised significant rating.
Landslides	Low with areas of localised significant rating.
Running Sand	Low with areas of localised significant rating.
Soluble Rocks	Low
Mining (not coal) 1km hx grid	No record of activity.
Government Coal Authority Data (<25m = found within 25m)	No data recorded for this location.

Comments: The location is in a low SI density area. The five SIs reported above are on exactly the same Bedrock Geology with no overlying superficial deposits.	
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Evidence of external influences

Trees

The following trees were observed at the risk address and is a potential external influence, based on the pattern of damage, direction of movement and on the information in the table below.

Trees / vegetation	Distance to building (m)	Approx. height (m)	Mature height (m)	Water demand	Ownership	Action
English Oak	8m	15	20	High	TBC	TBC
English Oak	8m	15	20	High	TBC	TBC
Cypress	8m	10m	20	High	TBC	TBC

Drains.

No defective drainage was observed within the vicinity of the damage stated above.

Summary and Conclusions

The pattern and nature of the cracks is indicative of an episode of subsidence to rear conservatory.

The cause of movement appears to be clay shrinkage possibly exacerbated by root activity from nearby trees.

We consider the Third Party tree growing beyond the rear boundary to be the most likely cause of movement although further investigations will be required to confirm if this is the case.

These investigations will include a trial pit to determine the depth and type of the foundation and a borehole to determine nature of subsoils at depth. Soil and root samples will also be sent for laboratory analysis.

Insurers liability is currently deferred pending the completion of these investigations.

Next Steps

- Instruct site investigations as detailed above.

John Buckley
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