Addendum Technical Report

Date of Issue:	12 January 2017
Our Ref:	71690687
Insurer Ref:	100-01-166605
LV= LVHI Subsidence Bournemouth County Gates Bournemouth Hampshire BH1 2NF	Mr Nigel Cooksley Four Oaks Maiden Street,Weston Hitchin SG4 7AA



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Policyholder Home tel.:	01462 790 203
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Policyholder Mobile tel.:	07850 602 364
VAT registered: *if yes give details*	Standard 20%
Claim Information, History and Timescales:	
Policy number:	21842801124
Policy wording:	LVHI Subsidence
Date of construction:	1960
Date of purchase:	01 January 1900
Date of policy inception:	25 March 2014
Date damage first noticed:	09 September 2016
Date claim notified to insurers:	09 September 2016
Date of our initial inspection:	4th October 2016
Start date of main remedial works (est.)	29 September 2017
Date of claim finalisation (est.)	30 November 2017

Brief Résumé

The technical and insurance aspects of this claim are being overseen by our Regional Technical Manager Steven Wilkinson in accordance with our Project Managed Service.

Following our initial inspection, site investigations were arranged and the results have now been received and are discussed below.

Site investigations

The results of trial pit investigations and borehole logs are contained in the site investigation report.

To trial pit/ boreholes was excavated, being identified as TP/BH 1 towards the left hand centre of the front elevation.

TP/BH1 1 revealed corbelled brickwork built off an extremely wide concrete strip foundation 120mm thick and founded at a depth of 1000mm below existing ground level. The foundation is underlain by firm, becoming stiff to very stiff, silty clay laminated with silt and fine sands and occasional gravel to the termination depth of the borehole at 4.6m below existing ground level. Roots were noted in the borehole to a maximum depth of 1.7 m below existing ground level.

Soil samples were recovered and sent to the laboratory for analysis where various soil parameters were determined. The testing produced moisture contents within the range 19%-21%, with the highest value being at the underside of the footing. The soil samples were passed through a .425 micron sieve with less than 5% of the material passing the sieve in all cases indicating that for the most part the soil is shrinkable clay. The plasticity indices of the soil was calculated and found to be in the range 29%-31% generally indicative of clays of medium shrinkage potential. Soil suction testing was carried out with a maximum reading being 482 kPa with one notable exception.

Roots recovered from Borehole No. 1 were subsequently identified as being from the family Quercus (Oak).

A heave assessment was undertaken as part of the assessment and indicates a maximum recovery level of 16 mm.

Monitoring

Level monitoring has been established.

Other

No other investigations were carried out at the time of the visit.

Discussions

The site investigation and trial pit results confirm our initial opinion that the foundations to the property have suffered from downward movement causing crack damage to the superstructure above.

The Laboratory test results and the discovery of roots under the damaged area of the house confirm that the movement is due to shrinkage of the clay subsoil due to the influence of the policy holder's Oak Tree located on the within the front garden.

Recommendations

At this stage, we do not consider that substructure stabilisation works will be required provided that the Oak Tree works are completed to allow the clay subsoil beneath the foundations of the damaged area of the house to rehydrate and stabilise.

Next actions

We have confirmed insurer's liability for the cost of repairs to the property under the subsidence section of the policy.

We have issued our report to insurers and now await insurer's approval for the appointment of an Arboricultural Specialist.