

Visit Report

Our Reference	IFS-DLG-SUB-11-0031530
Claim Reference	20610816/12
Prepared for	Direct Line

Claim Details:

Report Date	03 July 2014
Policyholder	Dr Harban
Claim address	The Gables Carlton Road Carlton, Barnsley S71 3JD

REASON FOR REVISIT

We are aware that this claim was notified in October 2011 and is currently stalled due to the lack of sufficient evidence required to pursue a TPO application.

We are in possession of the latest level monitoring results dated 20 May 2014, which show continuing recovery during the winter and spring months, most notably at stations 8 and 9 on the right hand side of the coach house, where vertical movements of up to plus 5 mm and minus 10 mm have now been recorded.

We are also in possession of the latest TPO assessment from Marishal Thompson, which concludes that we do not have sufficient evidence at the present time to proceed with a viable application for the removal of the implicated trees. Marishal Thompson are recommending that further monitoring and new site investigations are required, particularly if it is considered that the kitchen annex is now being affected by root activity from T7, the large Ash tree to the left of the coach house.

The internal damage to the property is relatively minor, and in general consists of minor cracking following the joints between the sheets of plasterboard dry wall lining. Externally, with the exception of the historic cracking on the rear wall of the property, which is not reflected internally, the damage is confined to cracks around the areas of infill stonework and the ends of new stone lintels on the front and right hand elevations. There is also evidence of very slight distortion in the form of downward movement towards the front right hand corner of the building. The damage shows no evidence of having progressed to any significant degree since the start of the claim.

It was felt therefore that a revisit and meeting with the policyholder at this time would be of assistance in reviewing the damage to the property, the scope of the repairs needed, and the appropriate extent of mitigation works taking into account the level of damage sustained.

The revisit therefore took place on the morning of Tuesday 1 July 2014, with Dr and Mrs Harban both in attendance.

DETAILS OF REVISIT

I carried out a brief internal inspection of the coach house, noting that the cracking had not visibly progressed since my previous inspection in June 2013. I also noted that the damage in the lounge had been cosmetically repaired, and the walls redecorated, since my previous visit, with no signs of subsequent significant movement.

Externally, I again noted no significant change in the damage to that which was evident in June 2013. I did however, again take a set of readings on the crack at the right hand end of the stone lintel over the lounge window, and these indicated that the crack had widened by approximately 1.30 mm.

In regard to the vegetation adjacent to the right hand side of the building, the two dominant features, both of which are earmarked for removal in Marishal Thompson's latest report, are T14 (Ash) and T2 (Sycamore) located at 19 m and 14.4 m respectively from the building. Roots from both these species of tree were retrieved from beneath the foundation at the front right hand corner of the building.

I also noted however, that there is a further group of smaller trees and shrubs located much closer to the right hand side of the building, and this group also contains Ash and several Sycamore specimens. Marishal Thompson have discounted these smaller trees as not being implicated, due to their relatively small size and the depth of the roots encountered, but in my opinion the presence of the smaller trees at the very least throws doubt on the origin of the roots found in the site investigation, and may lead the local authority to request DNA testing of root specimens to confirm their exact origin.

Also of concern is the fact that there is a further mature Ash tree (T7) adjacent to the left hand kitchen annex (within 2 m of the building) but the vertical movement at the nearest monitoring station is within the range of approximately plus 5 mm and minus 2 mm, which is notably less than at the right hand side of the coach house where the dominant trees are much further away from the building.

The site investigation carried out in February 2012 revealed that the base of the foundation to the coach house is at a depth of 1.40 m, which would normally be sufficiently deep to avoid the effects of seasonal variations in a clay soil. The soil was found to be in a desiccated state despite the samples being obtained in the middle of winter, which would suggest that this is the clay's normal moisture level. In addition, the band of underlying clay is only 0.7 m in thickness, and therefore its capacity for swelling and shrinkage is limited.

In discussing the claim with Dr and Mrs Harban, they again informed me that the damage appeared immediately after there was a small earth tremor in the area. Prior to this they had no concerns about the stability of the coach house. They are therefore of the view that the damage must be linked to the earth tremor.

I am also of the view that, with the exception of the historic external cracking on the rear of the building, the damage is consistent with thermal or drying shrinkage of the building elements that were added to the coach house during its conversion in 2000.

It is clear that historically there has been downward movement at the front right hand corner of the building, but this is most likely connected with the drainage defects in this area that were rectified earlier in the claim.

Whilst there is clear evidence of seasonal movement, I do not feel this is causing ongoing or progressive damage to the building, and in my opinion, based on the evidence obtained to date, the damage can be repaired without the need for major tree felling works. I would recommend only that as a means of preventing future damage, the smaller group of trees and shrubs adjacent to the rear right hand corner of the coach house should be removed and their roots treated to prevent re-growth.

The damage to the building can then be repaired, with the repairs to the external cracking on the rear elevation incorporating stainless steel stitching bars in the bed joints of the stonework to control any future slight movement.

I discussed this with Dr and Mrs Harban during my visit, and they expressed their readiness to accept this proposal, in accordance with my recommendations, in order to bring matters to a satisfactory conclusion without further undue delay.

On completion of the repairs we will issue a Certificate of Structural Adequacy, and, provided the policy is maintained, insurers will continue to provide subsidence cover in the event of a recurrence of damage.

RECOMMENDATIONS

- 1) Seek confirmation from Marishal Thompson that the following vegetation can be removed:-

T3 – Ash (5.2 m tall at 12.5 m distance)

T4 – Sycamore (6.6 m tall at 7.8 m distance)

T5 – Sycamore (4.4 m tall at 6.1 m distance)

T6 – Sycamore (4.4 m tall at 1.6 m distance)

SG1 – Privet (4.3 m tall at 2.5 m distance)

- 2) Arrange for the trees and shrubs listed above to be removed and their roots treated to prevent re-growth.
- 3) Implement revisions to the Schedule of Repairs to incorporate stitching bars to the external cracking on the rear elevation, and other minor amendments discussed on site (i.e. Repairs to damaged tarmac hardstanding at the front right hand corner of the building)
- 4) Appoint an approved contractor to carry out the repairs to the building

Robert Brooks

Subsidence Management Services

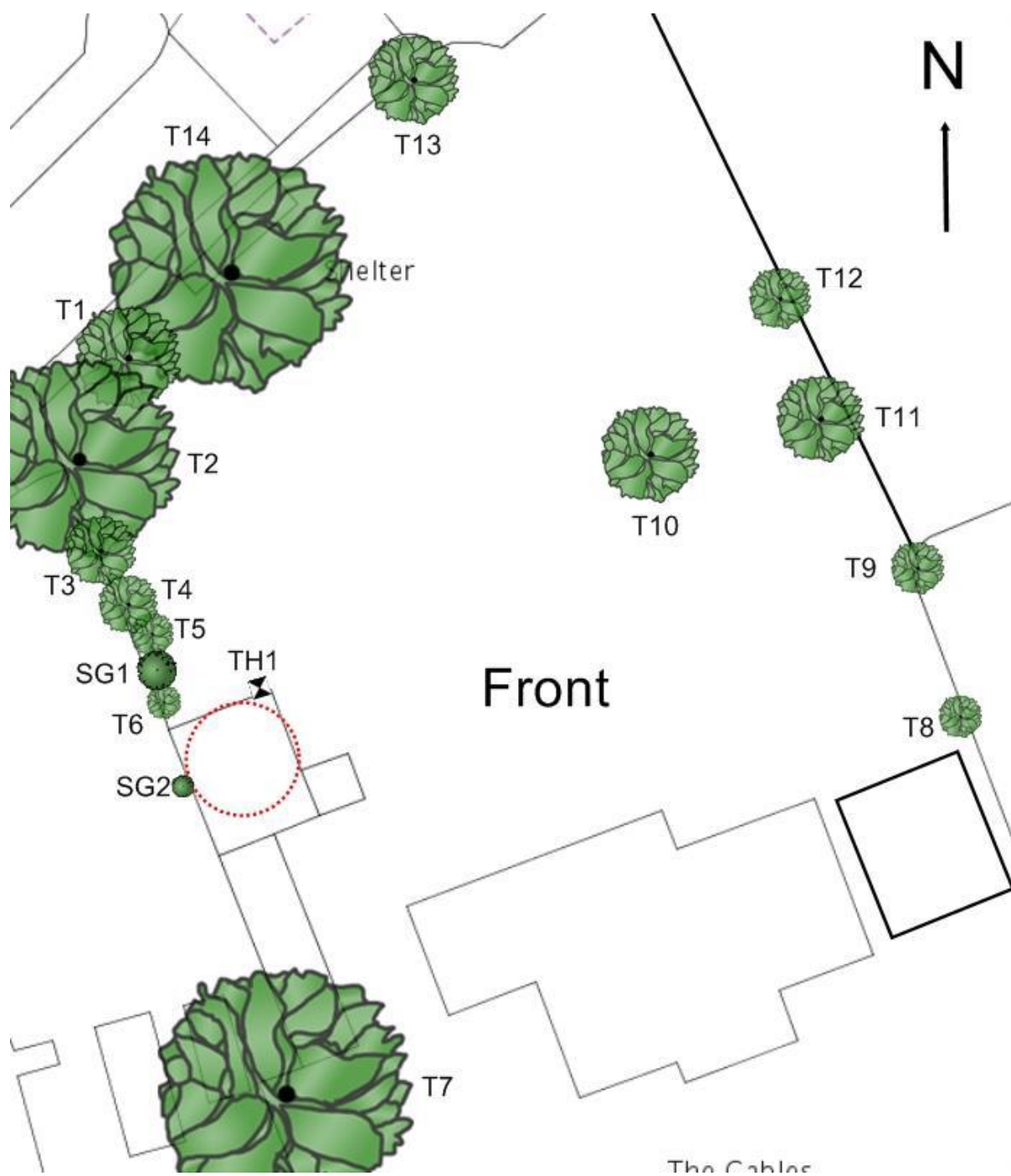


Fig 1: Site Plan