17th March 2022

Our reference: [redacted]

Mr N & Mrs C Childs
4 Lansdown Close
Horsham
West Sussex
RH12 4GN

Dear Mr & Mrs Childs

Your Insurance Claim

I write to you with regards to your ongoing subsidence claim and would like to provide you with an update. Following the recent investigations I am pleased to present our findings. A copy of the relevant report are enclosed for your review.

Investigations Undertaken

Trial pit and borehole investigations were undertaken to the front of the house. A CCTV survey of the drainage system in the area of damage was also undertaken. An arborist has also assessed the site and the building is being monitored for movements.

Observations

The result of our investigations found the following:

CCTV Survey:

- The CCTV survey of the drainage system found no defects leading to an escape of water which could be causing the subsidence problem

Site investigations:

- The trial pit confirmed the depth of foundation to the front of the property as 700mm
- The foundation rests on a silty CLAY soil
- The CLAY soil extended to the end of the both boreholes at 3000mm
- The plasticity of the soil in Borehole 1 was 35% - 39%. The NHBC describes such soils as having a 'medium' potential to change volume
- The plasticity of the soil in Borehole 2 was 43%-50%. The NHBC describes such soils as having a 'high' potential to change volume
- Roots were observed under the foundations at both boreholes, the roots were confirmed by a botanist as belonging to the species Quercus (oak).

Arborist's assessment:

- The arborist has implicated four oak trees to the front / right of the house as within influencing distance and causing the clay shrinkage subsidence to the house
- Three oaks are owned by the Policyholder, one is owned by the neighbour to the right.

Level monitoring:

- Level monitoring commenced in January 2021
- The results demonstrate seasonal movement, i.e. slight recovery and subsidence dehydration during the summer of 2021
- The rear right of the house demonstrates the highest degree of movement
- Whilst movement has not been significant (a variance of 3mm over 2021), we note the particularly wet year/summer during 2021.

Conclusions

The results of the investigations have confirmed our initial assumption that the cause of movement is root-induced clay shrinkage.

Damage has occurred within the later extension to the front (added circa 1995), however we note the damage extending into the kitchen at the front of the property; and the movement has been observed to the rear right of the building as evidenced by the monitoring results.

Although the cause of the movement needs to be dealt with, we note the vegetation is subject to a Preservation Order. Unfortunately, current legislation requires certain investigations to be carried out to support an application for the tree works.

As well as the investigations already carried out, monitoring is also required to establish the rate and pattern of movement. The monitoring data provided must be sufficient to show a pattern of movement consistent with the influence of the vegetation and therefore it may be necessary to carry out the monitoring for up to a 12 month period.

Recommendations/Actions Required

The claim has been accepted and we will continue to monitor the building to gather the required evidence to bring a TPO application to the local authority in order to remove the vegetation influencing the site.

Claim Progression

The following target dates are provided as a guide and may be subject to policy considerations or circumstances outside our control. Later dates are generally dependent upon earlier dates being achieved.

ACTION PLAN	TARGET DATES
Completion of Site Investigations	21/01/2022
Completion of Mitigation	August 2022
Completion of Monitoring	June 2022
Collection of Excess	September 2022
Start of Repairs	October 2022
Completion of Repairs	December 2022

I trust I have provided an overview of how your claim is likely to progress. If you have any further questions regarding your claim, please do not hesitate to contact The Subsidence Team on 0115 943 8203 or by email at subsidence@crawco.co.uk.

Yours sincerely,

David Bishop BSc (Hons) MSc Building Surveying
Subsidence Division
[redacted]
subsidence@crawco.co.uk