

INSURANCE CLAIM: ENGINEERING APPRAISAL REPORT

Name of Insured: Dr. Simon Forbes-Leith

Address of Insured: Meadow View, Vicarage Lane, Charlton, MALMESBURY, Wiltshire, SN16 9DW

Situation of Damage: Meadow View, Vicarage Lane, Charlton, MALMESBURY, Wiltshire, SN16 9DW



This report is prepared on behalf of NFU Mutual Insurance Society for the purpose of investigating an insurance claim. It is not intended to cover any other aspect of structural inadequacy or building defect that may otherwise have been in existence at the time of inspection.

Date: 06/01/2026

Our Ref: 10857916

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Jessica Robinson, in accordance with our project managed service.

The claim is primarily concerned with damage to front left hand corner. All references to the property are as observed facing the front of the building.

DESCRIPTION OF BUILDING AND SITE

The subject property is a Detached house constructed in c1800's, in a rural isolated on a plot that is level.

DISCOVERY AND NOTIFICATION

Circumstances of Discovery	During the last week of August the policy holder was looking at having the house valued. In preparation, crack damage was noticed internally in the sitting room. More cracks began appearing and began to reflect externally.
Subsequent action	Due to concerns for Subsidence, the policy holder contacted the NFUM for further investigations.
Claim notification	Insurers were notified on 17/09/2025.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism	The main area of damage is to the front left-hand corner and takes the form of Stepped cracking to the external brick work which is reflected internally to the plastered walls and ceilings.
Significance	The level of damage is moderate, and is classified as category 3 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.
Onset and Progression	We consider that the damage has occurred recently. It is likely that movement will be of a cyclical nature with cracks opening in the summer and closing in the winter.

SITE INVESTIGATION

In November 2025, a site investigation and CCTV drainage survey were commissioned through Auger.

A trial hole was excavated at the front left of the property to determine the foundation depth. The foundations comprise 300 mm of stonework which steps out a further 300 mm, giving a total foundation depth of 600 mm below ground level. The foundations bear onto moist, stiff, brown silty clay.

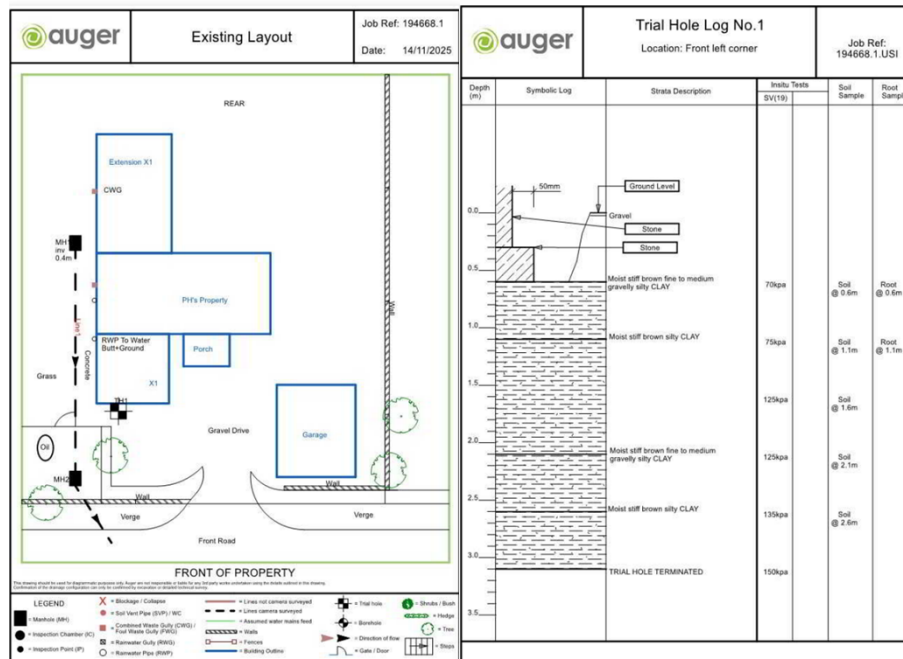
A hand auger borehole was then advanced to a depth of 3000 mm to further investigate the underlying subsoils. Soil samples were collected at 500 mm intervals and submitted for laboratory analysis.

In-situ testing confirmed that the subsoils exhibit high plasticity and a high volume-change potential, characteristic of clay prone to shrinkage. Evidence of desiccation was observed to a depth of approximately 2600 mm.

Root samples were collected at depths of 600 mm and 1100 mm. Laboratory analysis identified the roots as alive and attributable to ROSOIDEAE, HEDERA and FATSIA groups, which include common shrub and vine species such as brambles, roses, and ivy.

A CCTV survey was undertaken on the drainage system located to the left of the manhole. No defects were identified that could result in water escape or contribute to ground movement.

SITE PLAN



CAUSE OF DAMAGE

Based on the information detailed above, we are of the opinion that damage has occurred due to clay shrinkage subsidence. This has been caused by moisture extraction by roots altering the moisture content of the clay subsoil, resulting in volume changes, which in turn have affected the foundations.

MITIGATION

We consider the damage will not progress if appropriate measures are taken to remove the cause. In this instance it is likely that vegetation for which the policyholder is responsible is contributing toward the cause of damage.

We will now be instructing our supplier Property Risk Inspection to confirm the required mitigation measures and vegetation management regarding the vegetation within influencing distance.

MONITORING

Monitoring is not required.

REPAIR RECOMMENDATIONS

We have not yet decided on the final type of repair required, but have produced an outline of the most likely requirements. This involves undertaking superstructure repairs and redecoration. This decision has been taken based on our knowledge and experience of dealing with similar claims.

PROJECT TEAM DETAILS

Jessica Robinson - *Building Consultant Specialist Subsidence Team*

Donna John - *Claims Technician Specialist Subsidence Team*

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