



Policyholder: Mrs. Christine King

Subject Property Address:

Coombe Farm
Coombe Lane
Bratton
Westbury
BA13 4SY

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of NFU Mutual Insurance Society for the purpose of investigating a claim for subsidence. 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: 10/12/2025

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Paul Good BA (Hons), ACII, Adv Dip CILA, BDMA (Ins) Tech, in accordance with our Project Managed Service.

1.1. Description of building

The main property is a Detached house constructed circa 1967 in a rural isolated location on a plot that is considered generally to be steeply sloping down.

1.2. Discover of damage

The policyholder and homeowner, Mrs. Christine King first discovered the damage in 20th September 2025. Policyholder had the property decorated in June 2025 and cracking externally and internally noticed following the hot summer. Policyholder contacted decorator and advised to contact her insurers.

1.3. Nature and extent of damage

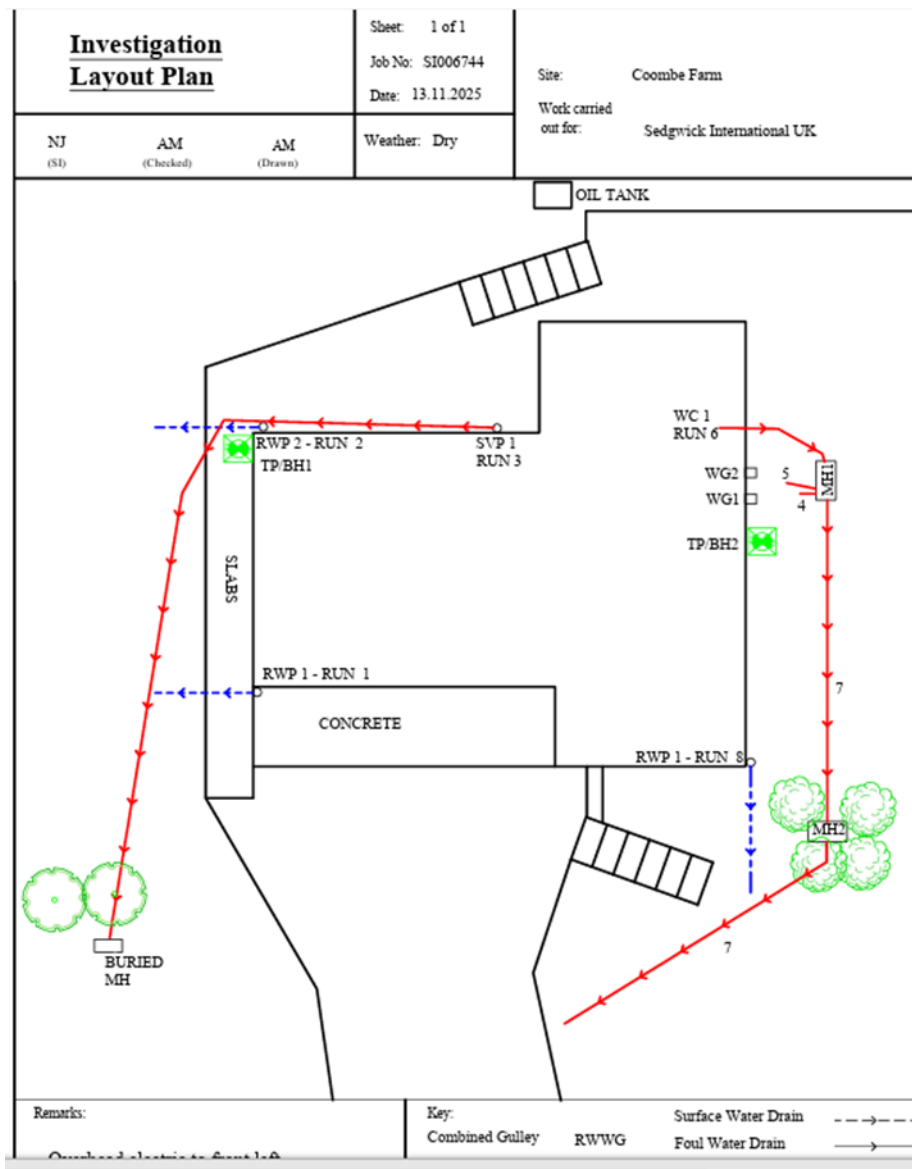
Description and Mechanism: The main area of damage is to the Main house. This pattern of cracking indicates a mechanism of downward foundation movement towards the right side elevation and left side garage locations

- i. Significance: The BRE Digest 251 - Assessment of damage 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.
- ii. Onset and Progression: Mrs. Christine King has advised that damage first commenced in 20th September 2025. 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.

2. SITE INVESTIGATIONS

Following the recent site investigation at Coombe Farm, two trial pits and boreholes (TP/BH1 and TP/BH2) were examined to determine the cause of structural movement and a CCTV of the drainage as per the plan noted below:



Summary of Findings

TP/BH1:

Roots identified down to approximately 2.0 m, including Hebe species and Pomoideae group (apple, cotoneaster, hawthorn).

Subsoil comprises firm silty clay with moderate plasticity ($PI \sim 23-24\%$) and suction values up to 200 kPa, indicating shrink-swell potential.

Movement in this area is consistent with vegetation-induced desiccation, compounded by seasonal moisture variation.

TP/BH2:

No roots were observed or recovered for identification.

Subsoil is stiff silty clay with chalk nodules, moderate plasticity (PI ~21–23%) and suction values up to 205 kPa. Significant drainage defects were recorded nearby, including joint displacement, cracking, debris, and root ingress within pipes (Runs 2, 5, and 8).

Movement here is primarily attributed to drainage leakage and structural defects, with seasonal clay shrink–swell as a secondary factor.

Drainage System:

CCTV survey confirmed multiple unserviceable runs (1, 2, 5, and 8) with displaced joints, cracks, and root intrusion.

These defects can lead to localized softening and differential settlement, increasing subsidence risk when combined with shrink–swell clay.

Cause of Damage

The damage is considered to result from loss of support in clay subsoil due to combined shrink–swell activity and localized softening from leaking drains. Vegetation influence is significant near TP/BH1 but minimal near TP/BH2.

Recommended Next Steps

Drainage Repairs

Vegetation Management:

Remove or prune moisture-demanding shrubs near TP/BH1.

No root action required at TP/BH2.

3. MONITORING

We do not consider that monitoring is required.

4. CONCLUSIONS

4.1. Cause of Subsidence

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. and the effects of leaking drainage.

4.2. Recommendations

4.2.1 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.

Also repairs to drainage will be required.

4.2.2 Repair:

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.

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 strengthening, repairs and redecoration . This decision has been taken based on our knowledge and experience of dealing with similar claims.

On behalf of Sedgwick International UK

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