



30 Fenchurch Street, London, EC3M 3BD

Policyholder:



Subject Property Address:

34 Whitworth Road  
CHIPPENHAM  
Wiltshire  
SN15 3QS

**INSURANCE CLAIM**

**CONCERNING SUSPECTED SUBSIDENCE**

**ENGINEERING APPRAISAL REPORT**

This report is prepared on behalf of Intact Insurance UK Limited 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: 28/08/2026

## ENGINEERING SUMMARY

### INTRODUCTION

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The technical aspects of this claim are being overseen by our Building Consultant David Cliffe BSc MRICS, in accordance with our project managed service.

The claim is primarily concerned with damage to the front left hand corner section.

All references to the property are as observed facing the front of the building.

### DESCRIPTION OF BUILDING AND SITE

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The subject property is a modern detached house.

### SIGNIFICANT VEGETATION

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Domestic hedges and a cherry tree to the front garden.

### DISCOVERY AND NOTIFICATION

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Circumstances of Discovery    The Policyholder noticed sudden damage in summer 2026

Subsequent action                The Policyholder notified insurers

Claim notification               Insurers were notified on 18/08/2026.

### REPORTS BY OTHERS

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None.

### NATURE AND EXTENT OF DAMAGE

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Description and Mechanism        The main area of damage is to the front section of the structure and takes the form of tapered cracks

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.

### CAUSE OF DAMAGE

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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**

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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 causing the cause of damage.

We are also obtaining a report from an arboriculturalist.

## **REPAIR RECOMMENDATIONS**

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Externally, the cracks should be cut out, filled with cementitious grout and pointed up. For additional strength stainless steel crack stitch bars will be installed.

Internally, the cracks should be repaired by removing the plaster over the cracking, cutting out and filling of any cracks to the masonry with cementitious grout and covering the area with expanded metal lath plugged and screwed to the masonry prior to replastering. Redecorative work would then take place.

The main cracking to the main left hand gable will be further assessed in respect of the inner face of the cavity wall and the crack position in the front left hand bedroom. A section of the dry lining can be removed to check the crack widths after ground rehydration.

For and on behalf of Sedgwick International UK  
David Cliffe BSc MRICS AaPS Cert CILA  
*Senior Building Consultant*