



Subsidence Scanning Centre, 2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12
6LX

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

Policyholder: Toni Lewin

Subject Property Address:

35 Manor Street
HINCKLEY
Leicestershire
LE10 0AS

This report is prepared on behalf of Direct Line 4 Business 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

Our Ref: 10806850

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Lewis Hunt , in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is Mid terrace house in a residential estate location on a plot that is level from . The overall layout is recorded on our site plan.

DISCOVERY OF DAMAGE

The policyholder and homeowner, Toni Lewin, first discovered the damage in July 2025.

The policyholder originally brought he property to live in, the policyholder lived in the property from 1999 to 2015 at this point it was decided the property would be let out to tenants. At the time of the policyholder leaving the property no damage was visible to the property. in 2017 a tenant moved into the property and has recently been evicted after a long 2 year eviction battle. The policyholder attended the property in person in July 2025 and found the cracking to the rear dining room and to the rear elevation of the property. The policyholder has since reported the concerns of the cracking and the concern to Insurers and Sedgwick have been appointed to assess..

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main area of damage is to the Rear of property and takes the form of The rear elevation contains tapering cracking to the underside of the ground floor window transferring upwards and across above the rear door opening. The damage mirrors internally affecting the rear dining room, kitchen and upper bedroom. The rear outhouse toilet connected to the rear of the property contains tapering cracking and appears to have been affected..

This pattern of damage indicates a mechanism of downward rotation to foundation at rear of property..

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.

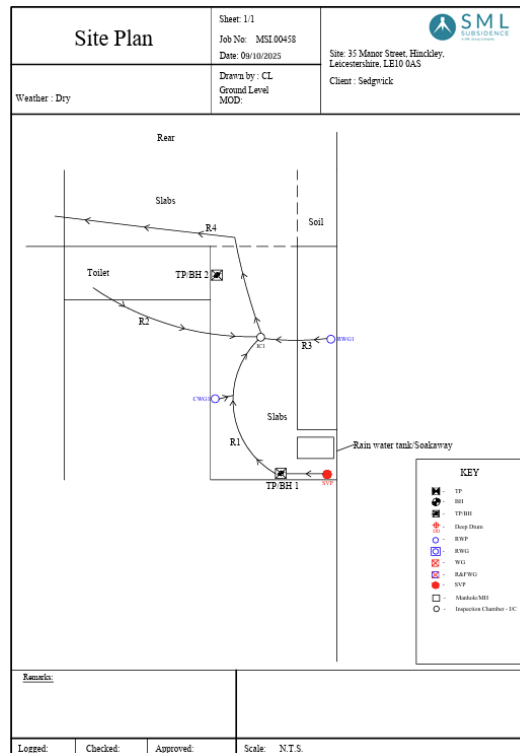
Onset and Progression

Toni Lewin has advised that damage first commenced in Managing agent report first highlighted the cracki.

We consider that the crack damage has occurred recently, but that some distortions are historic. It is likely that movement is progressive.

SITE INVESTIGATIONS

A site investigation was carried out by SML Group on the 9th October 2025. The investigation consisted of 2 no trial pit/bore holes and a CCTV survey of the drainage on the localised area.



The site investigation results have shown the following:

Trial Pit 1

- The property has a shallow 250 brick corbelled foundation.
- The foundation overlays a very stiff dark brown clay down to 3m where the soil changes to Very stiff red slightly sandy CLAY. Sand is fine to coarse. Down to 4m were the trial hole terminates.
- The soil has been analysed and has been branded a medium plasticity index, , a soil of this nature is susceptible to root induced clay shrinkage.
- No ground water observed throughout the investigation
- No roots were found during the investigation.

Trial pit 2

- The property has a very shallow 80mm brick corbelled foundation.
- The foundation overlays a very stiff grey clay down to 2.5m where the soil changes to Very stiff red slightly sandy CLAY. Sand is fine to coarse. Down to 4m were the trial hole terminates.
- The soil has been analysed and has been branded a medium plasticity index, a soil of this nature is susceptible to root induced clay shrinkage.
- No ground water observed throughout the investigation
- Roots were found during the investigation down to 1.5m
- The roots have been sent away for laboratory identification. The roots have been identified as Willow roots. A neighbouring willow tree is located at the rear of the property.
- Drainage defects have been found in the area of movement. Although we are of the opinion the defects are not the cause of subsidence we cannot rule out the damage has been caused by the ground movement in this area. We will arrange for the relevant repairs as part of the claim.

MONITORING

At this stage, we do not consider level monitoring to be necessary. However, if we encounter restrictions from the neighbour following the submission of any tree management requests, level monitoring may be required to provide supporting evidence of a cyclical pattern of movement.

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.

The results of the site investigation indicate the presence of clay soil with a medium shrinkage potential. Roots from a neighbouring willow tree were found beneath the foundation and extended to a depth of 1.5 m below ground level. Willow trees are known to have a high water demand. Considering the dry summer and the presence of the willow tree, we are of the opinion that root-induced clay shrinkage has occurred at this property.

RECOMMENDATIONS

Mitigation

The subsidence movement has been caused by root-induced clay shrinkage, which has affected the moisture levels in the clay and led to shrinkage. This shrinkage has resulted in movement of the property's foundations situated on this clay. Based on the site investigation report, we believe that the trees located close to the property are the cause of the movement.

We understand that the tree is owned by a local neighbour. We will instruct an arborist to provide recommendations for appropriate tree care or removal. Following this, our mitigation team will assist with any necessary requests to be submitted to the neighbour.

Repair

We have not yet decided on the final type of repair required. However, based on our knowledge and experience of dealing with similar claims we expect the repair to be as follows:

Externally – Repairs will consist of rake out and repoint of mortar.

Internally - Repairs will consist of localised plaster removal to effected areas, crack repairs with cementitious grout, mechanical fixing of mesh and then localised plaster repairs. Minor cracks will be repaired by raking out the crack and filled using a filling material. After a period of drying decoration works will be carried out.

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