



2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY

Policyholder: Mrs Jennifer Taylor

Subject Property Address:

11 Barns Close
JARROW
Tyne and Wear
NE32 5NY

INSURANCE CLAIM

CONCERNING SUSPECTED SUBSIDENCE

ENGINEERING APPRAISAL REPORT

This report is prepared on behalf of Churchill Insurance 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: 08/01/2026

Our Ref: 10935449

INTRODUCTION

The technical aspects of this claim are being overseen by our Building Consultant Michael Robinson BSc(Hons) MRICS CertCII, in accordance with our Project Managed Service.

DESCRIPTION OF BUILDING

The subject property is a two storey linked detached house which we understand was constructed in around 1993. The property is located within a residential area on a plot which is essentially level. There is an attached garage to the left and a two storey extension was added to the rear in the late 1990's. The overall layout is recorded on our site plan.

DISCOVERY OF DAMAGE

We understand that the cracking to the property was discovered by the policyholder in November 2025. Some earlier minor cracking had been observed within the rear bedrooms and kitchen and cosmetic repairs undertaken but there has been an apparent progression in the level of damage. It was suspected that the cracking could be of structural significance and it was considered appropriate for insurers to be notified.

NATURE AND EXTENT OF DAMAGE

Description and Mechanism

The main damage is within the rear extension and takes the form of cracking between the main house and the rear addition. Externally there is a full height vertical cracking to right hand flank of the extension at the juncture with the house. There is also cracking to the brickwork to the left hand wall behind a rainwater downpipe which corresponds with the juncture between the house and extension.

Internally there is minor cracking in the rear right hand dining room to the left hand corner and to wall / coving / ceiling juncture to the rear wall. There is cracking in the rear kitchen across the ceiling which extends down the left hand wall adjacent to side door and also to the right hand wall behind the kitchen wall units and down to the tiled splashback. At first floor level, there is minor cracking in the rear right hand bedroom to the left hand corner and to the wall / ceiling juncture to the rear wall. There is more significant cracking in the rear middle bedroom with vertical cracking to left hand wall which extends across ceiling and to right hand wall.

This pattern of damage could suggest a degree of downward and rotational movement to the rear two storey extension relative to the main house.

Significance

The level of damage is slight, and is classified as category 2 in accordance with BRE Digest 251 - Assessment of damage in low-rise buildings.

Onset and Progression

The damage which forms the subject of this claim is considered to have developed over the last few months. As outlined earlier cosmetic repairs have been undertaken but ongoing cracking has developed. It is therefore suspected that the movement is progressive.

SITE INVESTIGATIONS

In order to assist in establishing the most likely cause of the cracking, we would recommend that localised site investigations are undertaken involving the excavation of an external trial hole to the rear extension, together with associated soil testing. This will determine the depth of foundation to the extension and the nature of the underlying subsoil. In addition, a CCTV drainage survey should be commissioned. We have referred matters to a specialist contractor who will make arrangements for the works to be undertaken.

Further recommendations will be made once the investigations have been undertaken and results considered.

MONITORING

We consider that level and crack width monitoring is required to determine whether there are any indications of progressive movement. This should also assist in establishing whether the damage has developed as a result of clay shrinkage subsidence.

CAUSE OF DAMAGE

Site investigations, together with a monitoring regime, are required so as to determine the most likely cause of the cracking to the rear extension. We understand that cracking progressed over Summer 2025, and it is therefore possible that damage has developed as a result of clay shrinkage subsidence. There are also drains in the proximity of the extension and an escape of water therefrom could also be a factor.

However, it is also suspected that some damage will have developed as a result of thermal movement between the original house and the rear extension. A degree of differential movement between the two structures would be anticipated and no movement joints appear to have been incorporated within the construction of the extension.

RECOMMENDATIONS

Mitigation

There are trees positioned on Third Party land to the rear and rear right of the property, but these are sited a fair distance away from the extension potentially beyond rooting influence. In the event that roots are identified beneath the foundations then it may be necessary to pursue a programme of tree management. A drainage survey has also been commissioned and if defects are identified adjacent to the rear extension then drainage repairs may be required.

Repair

We have not decided on the final type of repair required as our investigations have not yet been concluded.

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