



Specialist Property Services UK

Certificate of Structural Adequacy

Issued in respect of work carried out at:

46 Birchfield Drive

Rochdale

Lancashire

OL11 4NY

Date of Issue: 7 November 2016

Terms of Appointment:

We were instructed by Legal & General Insurance to investigate and report on subsidence damage to the above property, recommend mitigation (as necessary) and to arrange repairs under the terms of the buildings insurance policy.

We have only examined the part of the building relating to this particular episode of foundation movement. We have not extended our inspection to other parts of the structure and cannot comment on their adequacy or otherwise. Our report should not be used in the same way as a pre-purchase survey.

1. Area of damage to the property:

The damage affected the front elevation of the property.

2. Cause of damage to the property

This is to certify that, as required by our Terms of Appointment, we have appraised the property as regards to the above damage which in our professional opinion has been caused by subsidence due to consolidation.

3. Mitigation Measures

It was assessed that mitigation was not appropriate/possible and a substructure solution would be necessary.

4. Superstructure repairs/redecoration

Repair work has been undertaken to the property. The works consisted generally of superstructure crack repairs and associated redecorations. The work was undertaken by Dunham Building & Civil Engineering Ltd in July 2016.

5. Underpinning

Underpinning was carried out on a design and construct basis by Dunham Building & Civil Engineering Ltd and completed in November 2015.

They confirm that they have carried out their design in relation to the remedial works required to the foundations of the property, exercising reasonable skill, care and diligence. Underpinning has been carried out by an ASUC (Association of Specialist Underpinning Contractors) registered contractor who provide a 12 year Defects Guarantee on completion.

Chartered Loss Adjusters



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From visual inspections in accordance with the Terms of Appointment, we confirm that the works appear to have achieved the objective of stabilising the foundations of the property against progressive movement at the locations where those foundations had previously shown signs of significant structural movement.

Building Regulation approval for underpinning for the work was granted by Rochdale Borough Council and is dated 4 Nov 16.

A purchaser may seek continued cover from the current insurer, Legal & General Insurance, which is often possible subject to satisfactory completion of a Proposal Form.

This certificate is a considered professional opinion and is not a warranty or guarantee as regards the works undertaken, and no liability shall attach to us except to the extent that we have failed to exercise reasonable skill, care and diligence in the provision of our services under the Terms of Appointment. This certificate does not in any way increase our liability beyond that agreed under the Terms of Appointment. This certificate is not a certificate of design of construction as defined in *The Building Act 1984* and *The Building (Approved Inspectors, etc) Regulations*.

This certificate is for the sole benefit of the above named Client and may not be relied upon by any other person whatsoever. Transfer of the benefit of this Certificate to any party other than the Client to whom it is addressed will only be permitted with the written permission of Crawford & Company, for which an administration fee will be charged.

Crawford & Company Adjusters (UK) Ltd
Specialist Property Services – Subsidence Division
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Chartered Loss Adjusters