



**BEFORE YOU BUY**  
**BEFORE YOU BUILD**

# Insurance - Building Consulting Inspection

Date Claim Received:  
Date Allocated to Consultant:  
Date of Site Inspection:  
Date Report Submitted:

Job Details	
Insured	XXXXXXXXXXXXXXXX
Address	XXXXXXXXXXXXXXXX
Insurer	XXXXXXXXXXXXXXXX
Claim No	XXXXXXXXXXXXXXXX
Building Consultant	XXXXXXXXXXXXXXXX





Insurer: xxxxxxxx

Claim No: xxxxxxxx

## HEADLINE

Extensive cracking to interior walls, suspected to have resulted due to water damage.

## YOUR INSTRUCTIONS

### Causation Report

Please arrange for building consultant to attend and provide a report on cause for resultant damage to dwelling and its surrounds. (Note: Insured has addressed site drainage and has re-routed several weeks ago).

## SUMMARY

On the basis of my inspection on 14th December 2018, it is of my opinion that a water leak from the hot/cold water pipes, the waste pipes, or the hydronic heating pipes, has caused the failure in the footings/ slab, which has caused the cracking in the internal brick walls.

## DESCRIPTION OF THE PREMISES

The property in question is a freestanding, single story, flat iron decking roof with cavity brick walls constructed on a concrete slab. The land which the house is constructed on is flat and the house is appropriately 45 years old.

## OBSERVATIONS

The inspection was carried out at 8.00am on Monday 14th, 2018, with Mrs. Glanz and Simon, a family friend. Mrs. Glanz noted that they had lived in the house for 17 years and that the cracking had worsened in the past couple of years. The homeowners have attempted to patch the cracking themselves. The homeowners have replaced the storm water system from around the house to the pick-up point at the road side, including down pipes.

On inspection of the exterior of the building, minor fine brickwork cracking was identified. On inspection of the internal brick walls, the cracking was severe at the intersection of the passage, kitchen and laundry walls. The cracking in the fridge recess was between 10- 15mm in the first course of brickwork. The cracking along the remainder of passage walls was more evident at the door frames.

The cracking was extensive in the passage wall but reduced closer to the external walls. After inspection of the building, it is suspected that there is a failure in the slab/footings, which has ruptured a water/hydronic pipe or a waste pipe, causing leaking and the creation of movement in the surrounding ground.

The bathroom has extensive tile damage and will need to be rectified to be able to be used safely.



Insurer: xxxxxxxx

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A structural engineer should be engaged to investigate further and advise on a scope of works to rectify these issues.

Please do not hesitate to contact me if you require further information or assistance.

Building Consultant  
Jim's Building Inspections

### PHOTOGRAPHIC SUPPLEMENT



These photographs are of the fridge recess area, where cracking was most extensive.



These photographs are of the fridge recess area, where cracking was most extensive.



These photographs are of the laundry area, showing the reduced cracking to external walls.



These photographs are of the rest of the house, showing noticeable cracking. Remedial works undertaken by homeowners are evident.



These photographs showed damaged areas in the bathroom.





These photographs showed damaged areas in the bathroom.

**END OF PHOTOGRAPHIC SUPPLEMENT**