**Observation**

Inspection was undertaken at the subject property in the presence of the Insured to which the following was noted:

## Observations

### Damage to Easement

1. At the time of our inspection, we noted movement to the concrete and stone blocks which resulted in partial collapse of the retaining wall. **Images 1 – 5**
2. From your provided advice, the exhibited wall failure has occurred during the recent heavy storms.
3. We advise the structural integrity of the retaining wall has been compromised, requiring demolition and reconstruction to ensure long-term performance and longevity of the easement.

### Damage to Property

1. Behind the collapsed retaining wall, we noted mobilisation of soil within the subject property’s rear lawn. **Images 6 – 8**
2. From our onsite measurements, we advise that a strip of the lawn approximately 1.7m from the boundary fence has collapsed towards the easement. **Image 9**
3. Based on the above evidence, we advise the observed earth movement is consistent with the experienced retaining wall collapse and subsequent landslide.
4. However, beyond this point we did not observe further earth movement about the rear lawn. **Images 10 & 11**
5. In addition to the above, we also noted horizonal crack to one (1) of the isolated piers within the subfloor, to which we consider such crack is superficial and cosmetic in nature. **Image 12**
6. Irrespective of the above, no damage or cracking was noted to the external wall within the north elevation facing the easement. **Images 13 – 17**
7. From our observations, the observed cracking is located outside the zone of influence and, in our opinion, is unrelated to the retaining wall collapse.
8. In our opinion, the observed crack failure pattern is consistent with movement of the floor framework due to seasonal thermal movement, rather than earth movement due to the experienced landslide.
9. Notwithstanding the above, we did not identify any adverse damage, movement or distress to any of the structural elements within the north elevation as a result of the retaining wall collapse.
10. At this stage, we advise the retaining wall collapse has no structural bearing to the subject property and the Insured is able to move back into the property with an exclusion zone established as make safe works as per our email. Refer to ***Appendix A***

**Discussion**

NA

**Conclusion**

### Retaining Wall

At the time of our inspection, we confirm partial collapse to the retaining wall, consistent with the provided advice as a result of the flooding of the easement during the recent storms.

We advise the observed earth movement is consistent with the experienced retaining wall collapse and subsequent landslide.

We advise the structural integrity of the retaining wall has been comprised, requiring demolition and reconstruction to ensure long-term performance and longevity of the easement.

### Structural Integrity of the Building

As a result of the retaining wall collapse, we observed partial mobilisation of the rear lawn approximately 1.7m from the boundary fence.

However beyond this point, we noted the lawn was in stable condition and has not been affected by the retaining wall collapse.

From our inspection, we only noted horizontal cracking to one (1) of the isolated piers within the subfloor, which in opinion, is a result of seasonal thermal movement of the floor framework rather than earth movement.

Irrespective of the above, we confirm that we did not observe any structural damage to the building in the absence of cracking, movement or distress to the structural elements within the north elevation facing the subject retaining wall.

To this end, we advise that the **structural integrity of building has not been compromised** relative to the lack of damage to the dwelling outside of partial earth movement within the rear lawn following the retaining wall collapse.