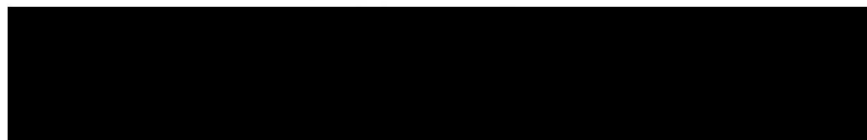


ARBORICULTURAL ASSESSMENT REPORT

For:	Client:	Sedgwick International UK
	Insurer:	Zurich Personal Lines
Site:	Policyholder:	Dr John Lill
	Risk Address:	57 Nassington Road, London, NW3 2TY
Refs:	PRI Ref:	
	Client Ref:	
	Insurer Ref:	20-50-413422

Arborist Name:	Will Hinde	Date:	16/04/2021
QC:	Thomas Peppiatt	Date:	19/04/2021



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1.0 INTRODUCTION & BRIEF

- 1.1** Property Risk Inspection has been instructed on behalf of the building insurers of the insured property. We have been advised that the insured property has suffered differential movement and damage that is considered to have been caused by trees growing adjacent to the property influencing soils beneath its foundations.
- 1.2** We have been instructed to undertake a survey of the vegetation growing adjacent to the insured property in order to provide our opinion as to whether, based on the available information, any of this vegetation is likely to be influencing soil moisture levels beneath the foundations of the property, and if so, to provide recommendations as to what tree management could be implemented to effectively prevent damage continuing.
- 1.3** The vegetation growing adjacent to the risk address has been surveyed from the ground. All distances are measured to the nearest point of the risk address unless otherwise stated.

2.0 LIMITATIONS

- 2.1** Recommendations with respect to tree management are associated with the risk address as stated on the front cover of this report and following consultation with investigating engineers. The survey of trees and any other vegetation is associated with impacts on the risk address subject of this report. Matters of tree health, structural condition, and/or the safety of vegetation under third party control are specifically excluded. Third party land owners are strongly advised to seek their own professional advice as it relates to the health and stability of trees under their control.
- 2.2** Recommendations do not take account of any necessary permission (statutory or otherwise) that must be obtained before proceeding with any tree works.
- 2.3** Recommendations do not take account of any requirements for survey or mitigation relating to European or other protected species, e.g. bird nesting or bats. Land owners must obtain their own professional advice in respect of any protected species.



3.0 DISCUSSION AND ANALYSIS

3.1 Soils, soil water and vegetation

All vegetation requires water to live, and this water is substantially accessed from the soil within which the plants' roots grow.

If the soil is classified as a clay soil, then it will hold very much more water than sands, gravels and loam soils. As plants abstract water from the clay soil, the soil volume will 'shrink' and 'swell' during the summer as water is first removed and then added by summer rainfall. In years in which rainfall during the summer is less than the total amount of water taken from the soil by plants, shrinkage will occur. This shrinkage may remove support from building foundations, leading to cracking in the fabric of the building.

3.2 Vegetation management

The control of trees, shrubs, and climbers, by removal or pruning as appropriate, are proven techniques that can control total soil water loss thereby minimising soil shrinkage and allowing repairs to proceed.

If vegetation management works are carried out promptly, then repairs can usually proceed very quickly and the duration and distress associated with the disruption that tree related subsidence brings can be minimised.

3.3 Third party liaison and statutory controls

Tree roots do not respect physical or property boundaries and can travel for many metres beyond the above ground 'dripline' of the canopy of the vegetation.

The purpose of this report is to ascertain which vegetation is the most likely substantial and/or effective contributory cause of the damage witnessed to allow for liaison with third parties or with local administrative Councils as necessary.

3.4 Evidential framework

The engineer has determined on a preliminary basis the damage to the property, its location and the likely mechanism of movement, and has concluded that the building failure is related to differential subsidence damage caused as a result of the action of vegetation.

Where a factual geotechnical report has been completed, this will describe the below ground foundation design, soil and geotechnical conditions, as well as any root identification where available.



4.0 CONCLUSIONS AND RECOMMENDATIONS

4.1 Recommendations

On the basis of our findings, we have considered a practical vegetation management specification.

This specification will assist in reducing the impact of the adjacent vegetation on soil moisture levels, thereby potentially stabilising foundations of the affected area of the building.

Where felling has been proposed, this will be on the basis that the vegetation in question would not respond well to a severe reduction in leaf area that would inevitably lead to decay, the development of potential hazards, and an annual or other on-going management commitment and cost.

If pruning is recommended, the specification will be designed to allow continual ease of re-pruning with a reasonable prospect of a reduction in soil water use.

4.2 Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required
S2	Choisya	Fell and treat stump with eco plugs (deciduous)
SG2	Mixed species shrubs	Fell and treat stumps of Rose (deciduous)
T2	Elder	Fell and treat stump with eco plugs (deciduous)
T3	Horse Chestnut	Fell and treat stump with eco plugs (deciduous)
T7	Ash	Fell and treat stump with eco plugs (deciduous)
T8	Poplar	Fell and treat stump with eco plugs (deciduous)
TG1	Mixed species group	Fell and treat stumps with eco plugs (deciduous)

5.0 STATUTORY CONTROLS

London Borough of Camden Council has confirmed that none of the implicated vegetation is subject to a Tree Preservation Order. There are Conservation Area controls.



6.0 APPENDIX 1: TREE TABLES



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
CG1	Hydrangea (Climbing)	Mature	Good	4.5	1.0	50	0.1	N	Subject to past management.	No work required.			57 Nassington Road London NW3 2TY	PH
H1	Privet	Mature	Good	2.5	1.0	30	4.2	N	Subject to recent management.	No work required.			57 Nassington Road London NW3 2TY	PH
H2	Privet	Early Mature	Good	1.5	1.0	10	0.2	N	Subject to recent management.	No work required.			57 Nassington Road London NW3 2TY	PH
S1	Pyracantha	Mature	Good	3.5	2	60*	1.2	N	Subject to past management.	No work required.		Multistem.	55 Nassington Road London NW3 2TY	P3P



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
S2	Choisya	Mature	Good	1.4	2	20	0.3	N	Subject to past management.	Fell and treat stump with eco plugs (deciduous).		Implicated due to size and location.	57 Nassington Road London NW3 2TY	PH
SG1	Mixed species shrubs	Early Mature	Good	1.5	1.0	20	1.5	N	Subject to past management.	No work required.		Includes Escallonia, Viburnum and Spirea.	57 Nassington Road London NW3 2TY	PH
SG2	Mixed species shrubs	Mature	Good	4	1.0	40	0.2	N	Subject to past management.	Fell and treat stumps of Rose (deciduous).		Includes two Rose and Herbaceous plants. Implicated due to size and location.	57 Nassington Road London NW3 2TY	PH
SG3	Hydrangea	Early Mature	Good	0.5	0.50	10	0.3	N	Subject to recent management.	No work required.		Three small Hydrangea	57 Nassington Road London NW3 2TY	PH
T1	Apple (Crab)	Semi-Mature	Good	2	2	70*	3	N	Subject to past management.	No work required.			55 Nassington Road London NW3 2TY	P3P
T2	Elder	Mature	Poor	7	3.0	180	1.1	N	No significant recent management.	Fell and treat stump with eco plugs (deciduous).	Access through side/rear gate.	Possibly dead. Implicated due to size and location.	57 Nassington Road London NW3 2TY	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T3	Horse Chestnut	Mature	Good	17	12	830	11	N	Subject to past management.	Fell and treat stump with eco plugs (deciduous).		Implicated due to size and location.	57 Nassington Road London NW3 2TY	PH
T4	Horse Chestnut	Mature	Good	17	10	780	20	N	Subject to past management.	No work required.			57 Nassington Road London NW3 2TY	PH
T5	Plum	Mature	Good	7.5	6	180	8.5	N	Subject to past management.	No work required.		Three stems.	57 Nassington Road London NW3 2TY	PH
T6	Elder	Early Mature	Fair	5.5	3.0	140	6	N	Subject to past management.	No work required.			57 Nassington Road London NW3 2TY	PH
T7	Ash	Mature	Good	11	9.0	475	11.5	N	Subject to recent reduction management.	Fell and treat stump with eco plugs (deciduous).		Implicated due to size and location.	London Borough of Camden Council	LA
T8	Poplar	Mature	Fair	25.5	10	950*	14.5	Y	Subject to past management.	Fell and treat stump with eco plugs (deciduous).		Unable to accurately measure DBH due to vegetation around base.	London Borough of Camden Council	LA



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
TG1	Mixed species group	Early Mature	Good	7	4	160	3.5	N	Subject to past management.	Fell and treat stumps with eco plugs (deciduous).	Access through side/rear gate.	Includes one Laburnum and one twin stem Plum.	57 Nassington Road London NW3 2TY	PH
TG2	Mixed species group	Semi-Mature	Good	2.5	1.50	80	4.5	N	Subject to past management.	No work required.		Includes one apple and one Plum.	57 Nassington Road London NW3 2TY	PH

* Value is estimated



7.0 APPENDIX 2: SITE PLAN





Survey Date:	10/11/2021 - 11/1
By Property Risk Inspection - Insurance Services	

8.0 APPENDIX 3: SITE PHOTOGRAPHS



	
S1 - Pyracantha	T1 - Apple (Crab)
	
T2 - Elder	T2 - Elder
	
TG1 - Mixed species group	TG1 - Mixed species group
	
SG1 - Mixed species shrubs	TG2 - Mixed species group
	
T3 - Horse Chestnut	T3 - Horse Chestnut



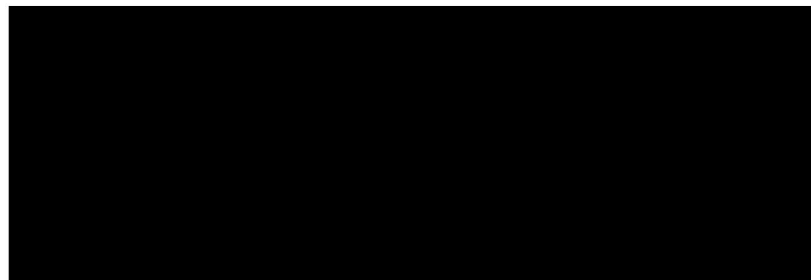
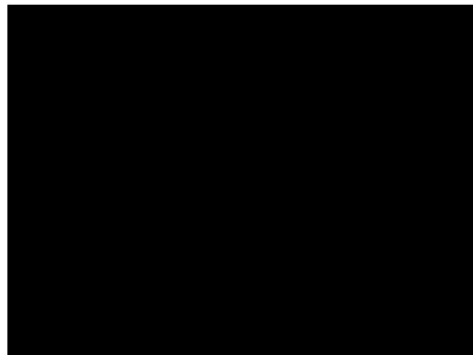
	
T4 - Horse Chestnut	T5 - Plum
	
SG2 - Mixed species shrubs	SG2 - Mixed species shrubs
	
T6 - Elder	S2 - Choisya
	
SG3 - Hydrangea	H1 - Privet
	
H2 - Privet	CG1 - Hydrangea (Climbing)
	
T7 - Ash	T7 - Ash

	
T8 - Poplar	T8 - Poplar
	
T8 - Poplar	



Property Risk Inspection

L I M I T E D



Property Services



Insurance Services



Consumer Services



Data Services