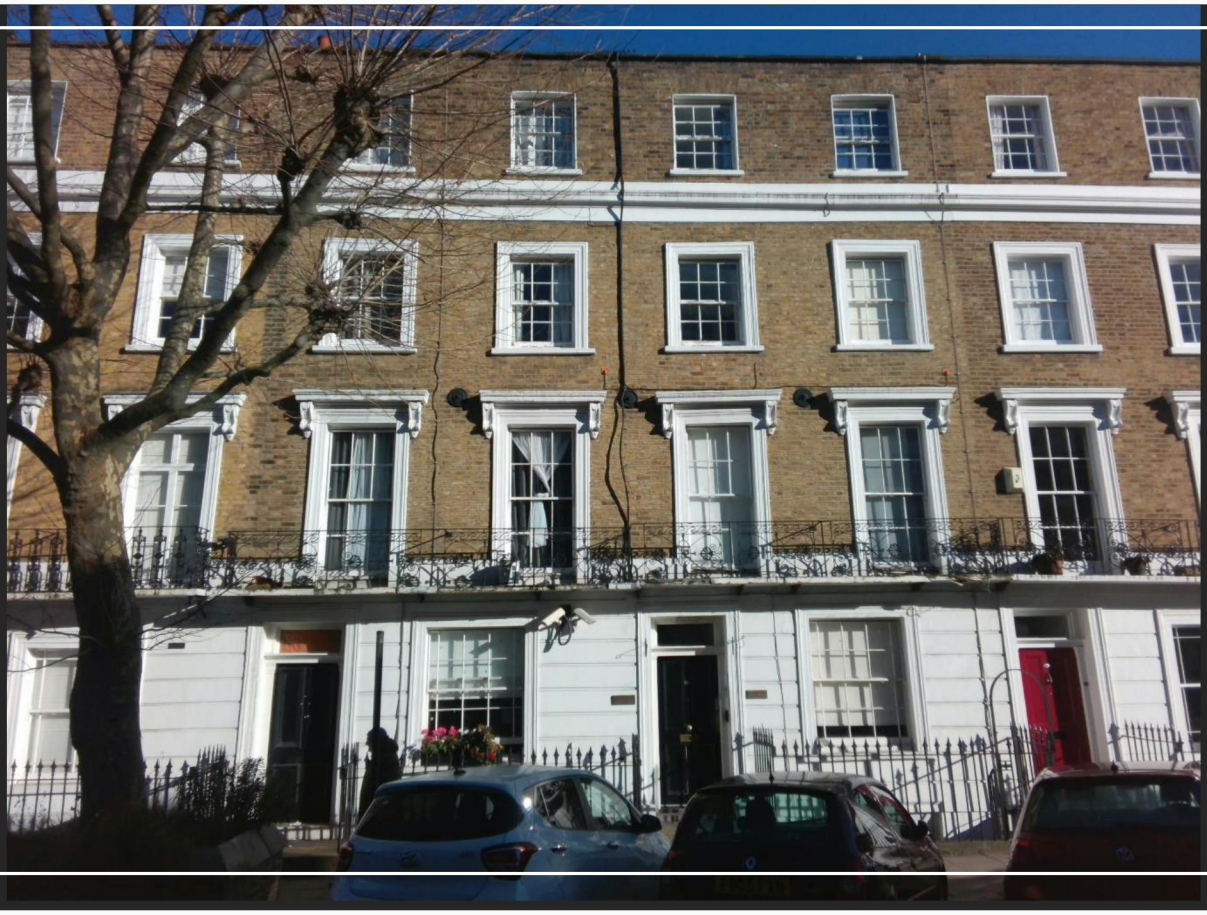
Property Risk Inspection
LIMITED

ARBORICULTURAL ASSESSMENT REPORT



Risk Address: 102 Albert Street, London, NW1 7NE

For:
Client: Sedgwick International UK
Insurer: Protector Insurance
[redacted]

[redacted]

Arborist: Adam Golding
Survey Date: 13/01/2022

QC: Thomas Peppiatt
QC Date: 16/01/2022

CONTENTS

1.0 INTRODUCTION AND 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
H1	Laurel (Cherry)	Fell and treat stump with eco plugs (broadleaved).
T1	Sycamore	Fell and treat stump with eco plugs (broadleaved).
T2	Ash (Common)	Fell and treat stump with eco plugs (broadleaved).

5.0 STATUTORY CONTROLS

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

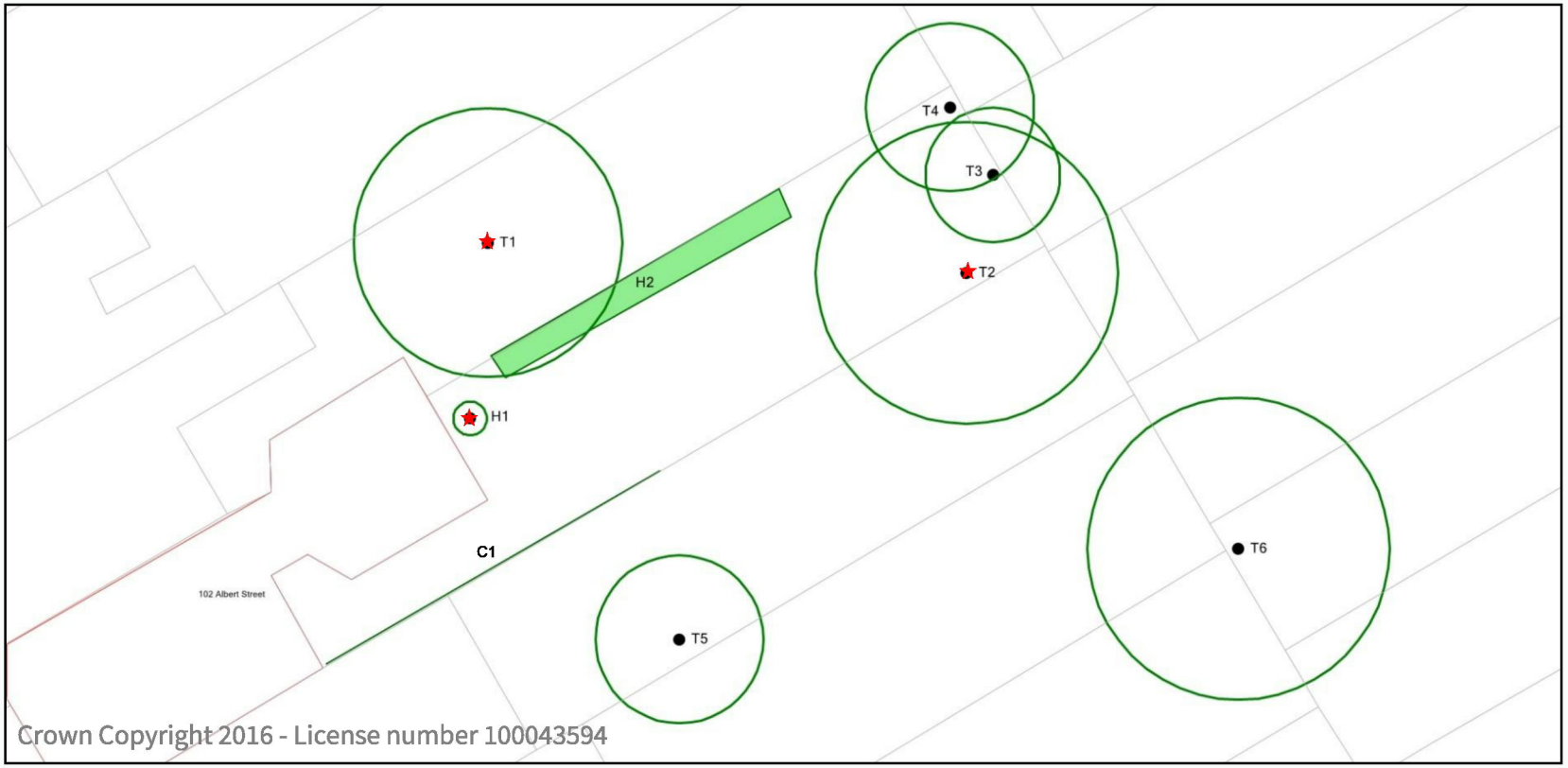
6.0 APPENDIX 1: TREE TABLES

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
C1	Vine	Mature	Fair	1.6	1.0	10*	2.6	N	Managed as a climber.	No work required.	Restricted access.		100 Albert Street London NW1 7NE	P3P
H1	Laurel (Cherry)	Mature	Fair	2.2	1.0	50	0.1	N	Managed as a hedge.	Fell and treat stump with eco plugs (broadleaved).	Restricted access.		102 Albert Street London NW1 7NE	PH
H2	Pyracantha	Mature	Fair	2.6	3.0	40	3.1	N	Managed as a hedge.	No work required.	Restricted access.		102 Albert Street London NW1 7NE	PH
T1	Sycamore	Mature	Fair	15.3	8	580	7.7	Y	Subject to past management.	Fell and treat stump with eco plugs (broadleaved).	Restricted access.		104 Albert Street London NW1 7NE	P3P
T2	Ash (Common)	Mature	Fair	16.2	9.0	520	14.3	Y	No significant past tree works.	Fell and treat stump with eco plugs (broadleaved).	Access through building. Restricted access. Parking restrictions.		102 Albert Street London NW1 7NE	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	Hawthorn	Mature	Fair	8.1	4	110	14.9	N	No significant past tree works.	No work required.	Restricted access.		102 Albert Street London NW1 7NE	PH
T4	Cherry	Mature	Fair	12.7	5.0	260	14.8	N	No significant past tree works.	No work required.	Restricted access.		102 Albert Street London NW1 7NE	PH
T5	Cherry	Mature	Fair	6.3	5.0	230	9.4	N	Subject to past management.	No work required.	Restricted access.		100 Albert Street London NW1 7NE	P3P
T6	Sycamore	Mature	Fair	16.4	9.0	510	23.1	N	No significant past tree works.	No work required.	Restricted access.		115 Arlington Road London NW1 7ET	P3P

* Value is estimated

7.0 APPENDIX 2: SITE PLAN



Location: 102 Albert Street, London, NW1 7NE

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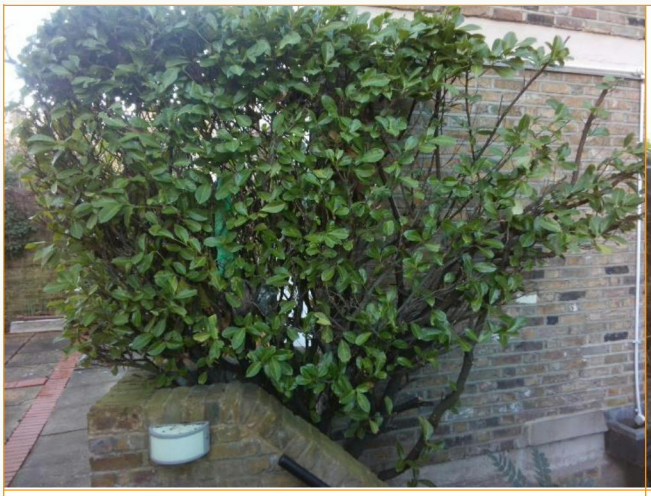
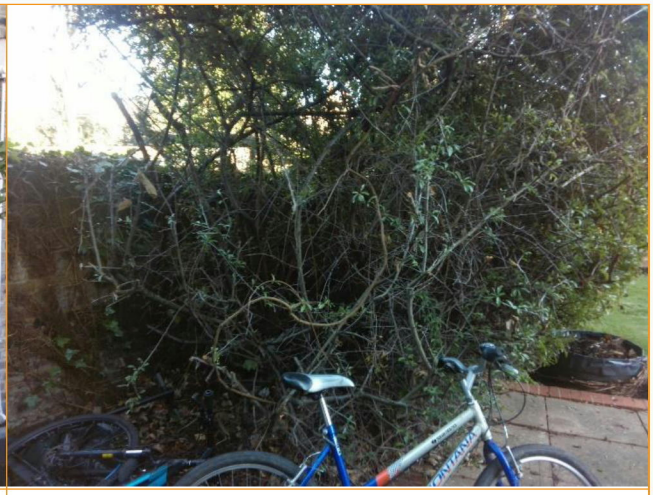
Survey Date: 13/01/2022

By Property Risk Inspection - Insurance Services

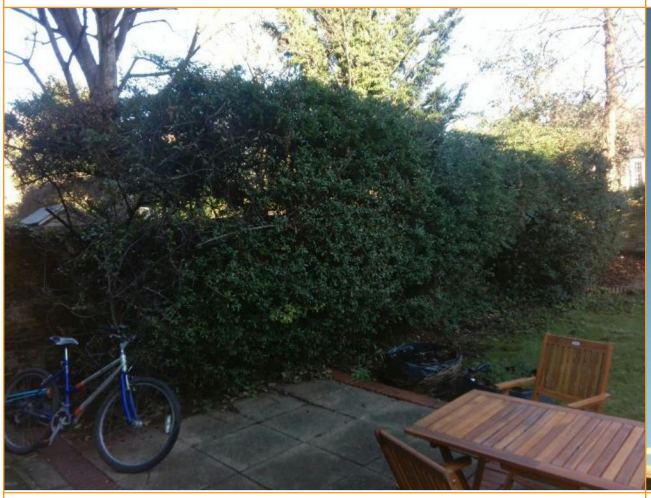
8.0 APPENDIX 3: SITE PHOTOGRAPHS



H1 - Laurel (Cherry)



H2 - Pyracantha

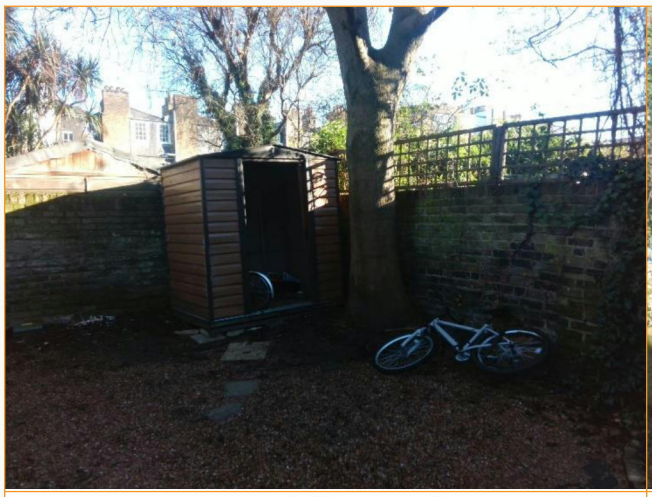


H2 - Pyracantha

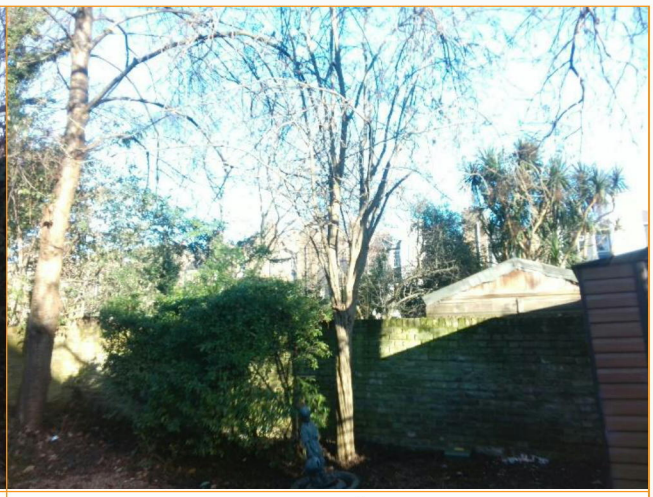
T1 - Sycamore

T1 - Sycamore

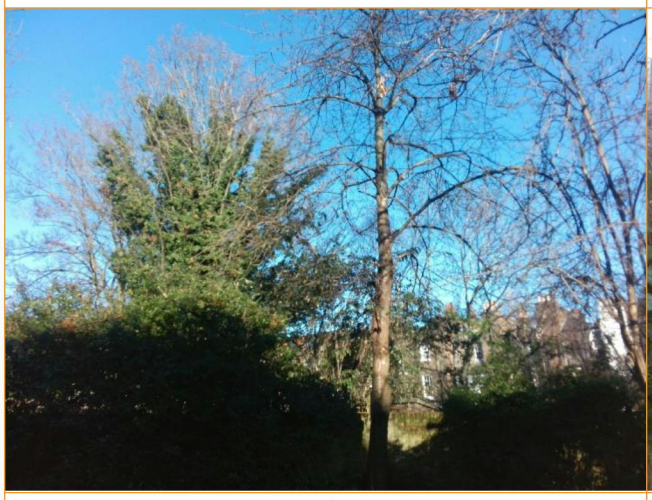
T2 - Ash (Common)



T2 - Ash (Common)



T3 - Hawthorn



T4 - Cherry

C1 - Vine

T5 - Cherry

T5 - Cherry

	
T6 - Sycamore	Front Elevation

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