

Arboricultural Consultancy for Lloyds TSB Insurance

Note: This reduced format report is an initial appraisal only and may have been produced without the benefit of site investigations. It is intended for use between the client, Marishal Thompson Group and any parties detailed within the report. It is based on the assumption that Engineers are satisfied that current damage is due to clay shrinkage subsidence attributable to vegetation.

1. Case Details

Insured	Shane	Address	2 Netherhall Gardens, London, NW3 5RR		
Client	Halifax General Insurance	Contact	Godfrey Sims	Claim No.	100941801
MT Ref	NL/3001121501/TP	Consultant	Thomas Peppiatt	Contact No.	08702 416 180
Report Date	24/02/2012				

Scope of Report: To survey the property and determine significant vegetation contributing to subsidence damage, make recommendation for remedial action, initiate mitigation action and assess recovery prospects. The survey does not make an assessment for decay or hazard evaluation.

2. Property and Damage Description

The insured property is a 2 storey semi detached building. Damage relates to the rear projection.

3. Technical Reports

In preparing our report we have had the benefit of the following technical investigations.

Soil Analysis	☒	Foundation Detail	☒
Root Analysis	☒	Borehole Log	☒

4. Action Plan

Mitigation	
Insured Involved?	Yes
Local Authority involved?	No
Other third party Mitigation involved?	Yes
Recovery	
Is there a potential recovery action?	Yes

Treeworks	
TPO / Conservation Area / Planning Protection Searches	Insured: Conservation Area Third Party: TPO and Conservation Area
Additional Comments	
Awaiting Further Instructions.	
A potential recovery action has been identified.	

5. Technical Synopsis

This report is based upon our understanding at the time of visiting the property that engineers are satisfied that damage is due to clay shrinkage subsidence exacerbated by vegetation.

Soils recovered from below foundation level have revealed the presence of a shrinkable clay substrate. This confirms the potential for vegetation to adversely affect soil volumes in the area of damage.

Roots recovered from TH1 have been formally identified as *Prunus* spp and *Pomoideae* gp. The most likely origin of the roots is T1 (Prunus) and T2 (Apple) respectively. Such circumstances confirms the potential for T1 (Prunus) and T2 (Apple) to influence soil volumes and to contribute to the damage observed.

Given the above information, results of site investigations and our observations on site T1 (Prunus) and T2 (Apple) are considered significant factors in the current movement. T4 (Magnolia), T5 (Pear), TG1 (Mixed Species Group) and SG1 (Mixed Species Group), are also considered causal by virtue of known species characteristics and their position in relation to the area of movement.

A program of vegetation management is therefore appropriate with a view to restoring stable conditions
Please refer to Section 6 for management prescriptions.

We have given consideration to pruning as a means of mitigating the vegetative influence, however this has been discounted. Known practice and established research (Hortlink 212) suggests that pruning is an ineffective means of controlling long term water uptake. For these reasons removal is recommended.

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There is insufficient space to reasonably support a replacement planting at this exact location, although scope exists to replant; an alternative location should be possible to find. Species selection should be appropriate for the chosen site and ultimate tree height should not exceed 75% of the available distance to built structures.

We recommend the efficacy of the management recommendations be qualified by means of further monitoring to confirm stability.

Is vegetation likely to be a contributory factor in the current damage?	Yes
Is vegetation management likely to contribute to the future stability of the property?	Yes
Is replacement planting considered appropriate?	See Above
Does the potential of ground heave need to be assessed by Consulting Engineers before management recommendations are implemented?	No
Will implementation of the management recommendations result in significant amenity loss?	No
Would DNA profiling be of assistance in this case?	No

6.0 Recommendations

6.1 Table 1 - Current Claim Requirements

These recommendations may be subject to review following additional site investigations

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m)	Ownership	Action	Requirement
SG1	Mixed Species Group (H) Including Privet and Pyracantha.	1	3.5	1.3	C - Insured	Remove	Remove.
T1	Prunus	1	9	3.8	A - Third Party 2A Netherhall Gardens, London, NW3 5RR	Remove	Remove and treat stump to inhibit regrowth.
T2	Apple	1	5	3.8	A - Third Party 2A Netherhall Gardens, London, NW3 5RR	Remove	Remove and treat stump to inhibit regrowth.
T4	Magnolia	1	6	4.5*	A - Third Party 2A Netherhall Gardens, London, NW3 5RR	Remove	Remove and treat stump to inhibit regrowth.
T5	Pear	1	12	4	A - Third Party 4 Netherhall Gardens, London, NW3 5RR	Remove	Remove and treat stump to inhibit regrowth.
TG1	Mixed Species Group (H) Acer x 1. Willow (Goat) x 1.	1	14	4	D - Unknown	Remove	Remove and treat stump to inhibit regrowth.

Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property

6.2 Table 2 - Future Risk Recommendations

These recommendations may be subject to review following additional site investigations

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m)	Ownership	Action	Requirement
SG2	Mixed Species Group (H) Including Privet and Ivy.	1	2.5	3	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.

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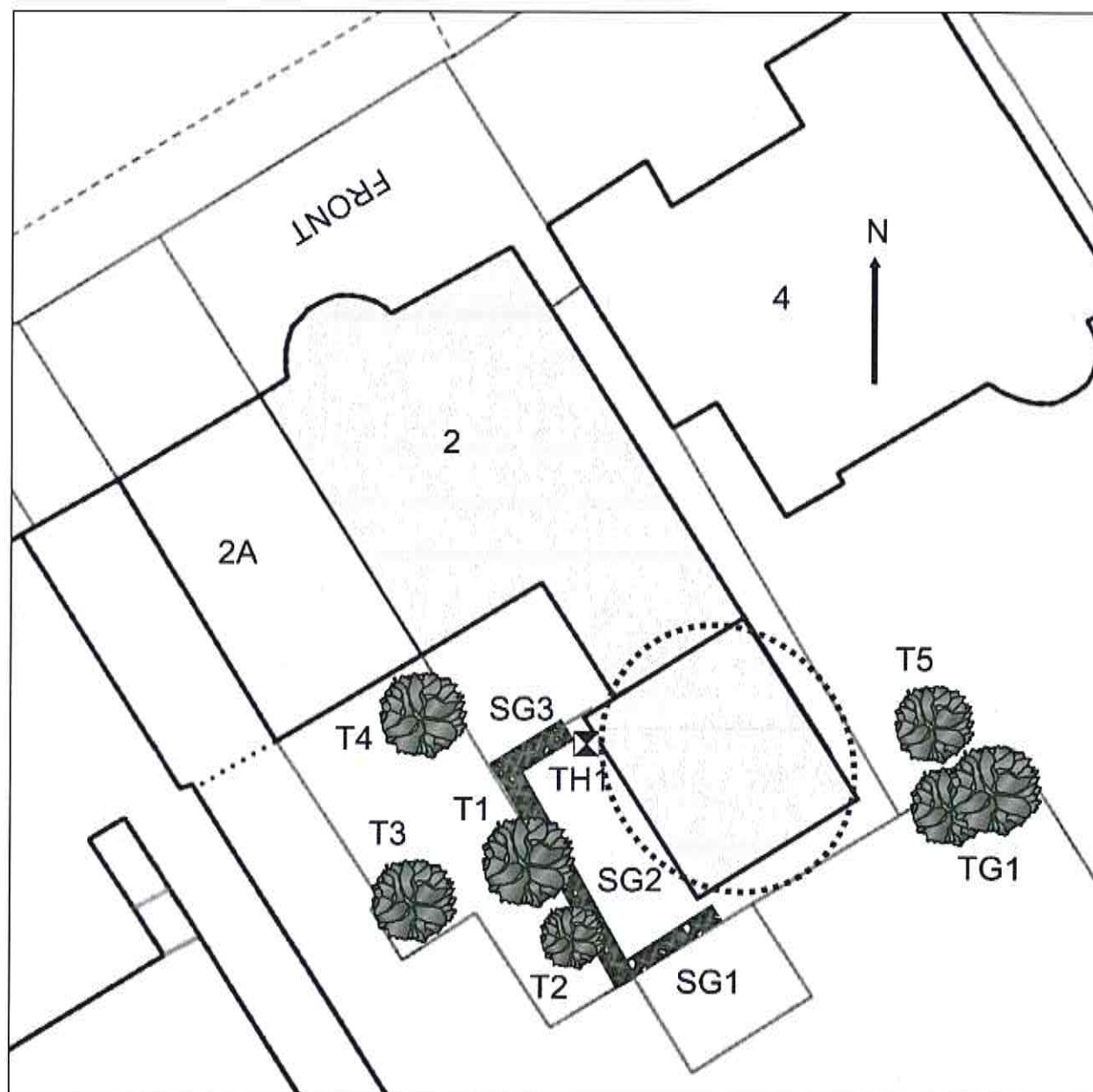
SG3	Mixed Species Group (H) including Mahonia and Privet.	1	2.8	15	C - Insured	Action to avoid future risk	Reduce and maintain at 1.5m height.
T3	Apple	1	6	8	A - Third Party 2A Netherhall Gardens, London, NW3 5RR	Action to avoid future risk	Do not allow to exceed current dimensions.

Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property

* Estimated

Third party property addresses should be treated as indicative only, should precise detail be required then Marishal Thompson can undertake Land Registry Searches

7. Site Plan



Please note that this plan is not to scale. OS Licence No. 100043218

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8. Photographs



T4 (Magnolia)



T1 (Prunus)



T2 (Apple)



T5 (Pear)



TG1 (Mixed Species Group)



T3 (Apple)

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Date: 24/02/2012

Property: 2 Netherhall Gardens

9. Tree Works Reserve - Does not include recommendations for future risk.

Insured Property Tree Works	£450
Third Party Tree Works	£2350
Provisional Sum	£0

- The above prices are based on works being performed as separate operations.
- The above is a reserve estimate only.
- Ownerships are assumed to be correct and as per Section 6.
- A fixed charge is made for Tree Preservation Order/Conservation Area searches unless charged by the Local Authority in which case it is cost plus 25%.
- Should treeworks be prevented due to statutory protection then we will automatically proceed to seek consent for the works and Appeal to the Secretary of State if appropriate.
- All prices will be subject to V.A.T., which will be charged at the rate applying when the invoice is raised.
- Stump removal is not included within the above price, and would be an additional charge if required. Where this is requested please note that responsibility cannot be accepted for damage to underground services unless these are identified prior to the works being undertaken.
- Where chemical application is made to stumps it cannot always be guaranteed that this will prevent future re-growth. Should this occur we would be pleased to provide advice to the insured on the best course of action available to them at that time. Where there is a risk to other trees of the same species due to root fusion, chemical control may not be appropriate.

10. Limitations

This report is intended as a preliminary appraisal of vegetation influence on the property and assumes that engineers suspect or have confirmed that vegetation is contributing to clay shrinkage subsidence, which is impacting upon the building. Recommendations for remedial tree works and future management are made to meet the primary objective of assisting in the restoration of stability to the property. In achieving this, it should be appreciated that recommendations may in some cases be contrary to best Arboricultural practice for tree pruning/management and is a necessary compromise between competing objectives.

Any connection between the structural damage to the property and trees will require the clear identification of shrinkable clay soils below foundation depths. Following tree works we recommended that the building be monitored to establish the effectiveness of the works. Should sufficient stability not be achieved this may be indicative of the fact that an Arboricultural solution is not possible in isolation.

The influence of trees on soils and building is dynamic and vegetation in close proximity to vulnerable structure should be inspected annually.

The presence of Tree Preservation Orders (TPO) or Conservation Area status must be determined prior to any tree works being implemented, failure to do so can result in fines in excess of £20,000.

Our flagging of a possible recovery action is based on a broad approach that assume all third parties with vegetation contributing to the current claim have the potential for a recovery action (including domestic third parties). This way opportunities do not "fall through the net"; it is understood that domestic third parties with no prior knowledge may be difficult to recover against but that decision will be fully determined by the client.

A legal Duty of Care requires that all works specified in this report should be performed by qualified, arboricultural contractors who have been competency tested to determine their suitability for such works in line with Health & Safety Executive Guidelines. Additionally all works should be carried out according to British Standard 3998 (1989) "Recommendations for Tree Work".

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