Crawford & Company Cartwright House Tottle Road Riverside Business Park Nottingham NG2 1RU

28/06/2012

Our Ref: NL/2805121348/TP

Your Ref: SU1200589

Dear Lara Harrison

Re: Parliament Hill Management Ltd: 30 Parliament Hill, London, NW3 2TN

Please find enclosed our Arboricultural survey for the above property. As agreed at our meeting on 5th July 2011 we have removed any reference to Heave or the requirement for additional investigations from the main body of the report and included that information for your attention within the cover letter.

Recovery Opportunity	
Is there a potential recovery action?	Yes

> Engineers should consider focusing investigations to strengthen factual evidence for disclosure to third party tree owners.

Quotations for any required tree works will be available upon request.

Thank you for your instruction.

Yours faithfully

Marishal Thompson Group

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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	Parliament Hill Management Ltd	nagement Address 30 Parliament Hill , London, NW3 2TN				
Client	Crawford & Company	Contact	Lara Harrison	Claim No.	SU1200589	
MT Ref	NL/2805121348/TP	Consultant	Thomas Peppiatt	Contact No.	08702 416 180	
Report Date	28/06/2012					

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

2. Property and Damage Description

The insured structure is a 4 storey semi-detached house. The property occupies a level site with no adverse topographical features.

Damage relates to the front steps of the insured dwelling.

Technical Reports

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

Soil Analysis	\boxtimes	Foundation Detail	\boxtimes	Root Analysis	\boxtimes
Borehole Log	\boxtimes	Engineers Report	\boxtimes	•	

4. Action Plan

Mitigation	
Insured Involved?	Yes
Local Authority involved?	Yes
Other third party Mitigation involved?	Yes

Treeworks	
TPO / Conservation Area / Planning Protection Searches	Insured: Conservation Area Third Party: Conservation Area
Additional Comments	
Awaiting Further Instructions.	

5. Technical Synopsis

This report is based upon our understanding at the time of visiting the property that Crawford & Company 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 of a very high plasticity range. Such conditions confirm the potential of vegetation on site to contribute to instability.

Soil analysis results also suggest the onset of desiccation. This is indicative of a vegetative influence.

Functionally active roots recovered from below foundation depth in TH1 have been formally identified as Leguminoseae and *Tilia* spp. The most likely origin of the roots is T1 (False Acacia) and T2 (Lime).

Such circumstances confirms the potential for T1 (False Acacia) and T2 (Lime) to influence soil volumes and to contribute to the damage observed.

Although no roots were found from T4 (Mulberry), due to its size and location to the damaged area of the property, it is likely to be a contributory factor.

Based on our observations on site and with reference to supporting technical information, it is our opinion that T1 (False Acacia)

and T2 (Lime) will be exerting the principal vegetative influence in respect of the current damage.

T4 (Mulberry) is also likely to be influencing soil volumes in proximity to the insured property, albeit in a secondary capacity when compared to T1 (False Acacia) and T2 (Lime).

Please refer to Section 6 for management prescriptions.

Although T1 (False Acacia) and T2 (Lime) have been recently reduced, known practice and established research (Hortlink 212) suggests that pruning is an ineffective means of controlling water uptake. For these reasons removal is recommended.

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?	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
T1	False Acacia	1	14	7	B - Local Authority	Remove	Remove and treat stump to inhibit regrowth.
T2	Lime	1	12	11*	B - Local Authority	Remove	Remove and treat stump to inhibit regrowth.
T4	Mulberry	1	4.5	4	A - Third Party 32 Parliament Hill. London. NW32TN.	Remove	Remove and treat stump to inhibit regrowth.
Age Cat	Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property						

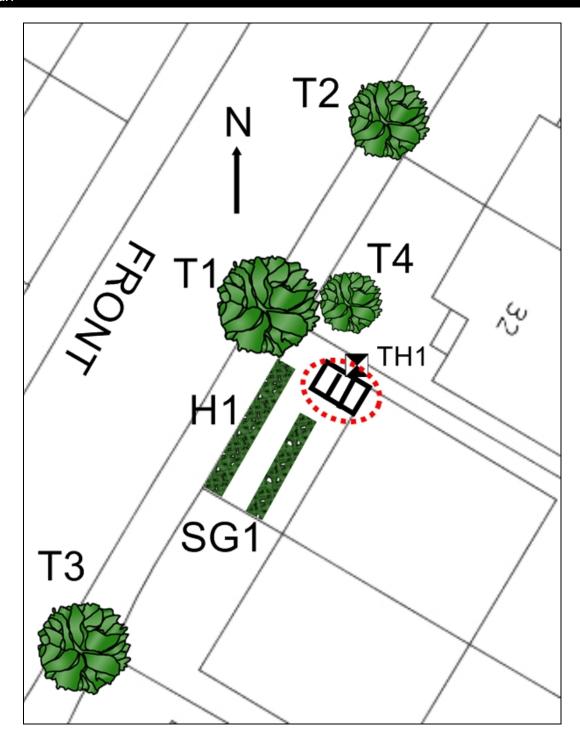
6.2 Table 2 - Future Risk Recommendations

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m)	Ownership	Action	Requirement
H1	Lonicera	1	1.6	5.3	C - Insured	Action to avoid future risk	Do not allow to exceed 3m height.
SG1	Mixed Species Group (H) Including Lonicera and Photinia.	1	2.5	1.2	C - Insured	Action to avoid future risk	Reduce and maintain at 1.5m height.
ТЗ	Lime	1	11	7*	B - Local Authority	Action to avoid future risk	Remove and treat stump to inhibit regrowth.

^{*} 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

8. Photographs



T3 - Lime



H1 - Lonicera

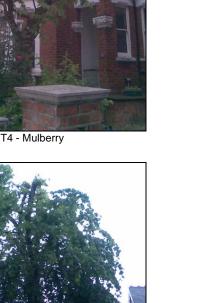


SG1 - Mixed Species Group (H)



T1 - False Acacia











T1 - False Acacia





SG1 - Mixed Species Group (H)