4/4

Our Ref: MG/TA70867 **(Please quote this reference in all correspondence)**
Adjuster: Martin Gent (email: martin.gent@agrical.com)

AGRICAL

chartered loss adjusters
claims & risk management
pre-litigation services
consultancy & research
www.agrical.com

4 April 2011

Mr Kevin Fisher
Development Control, Planning Services
London Borough of Camden
Town Hall
Argyle Street
London WC1 8HD

RECEIVED
06 APR 2011
CULTURE & ENVIRONMENT

2011/1885/T (CA)

Dear Sirs

Re: Mrs N Vincent, The Coach House, 32 Daleham Gardens, NW3 5DE - REQUEST FOR TREE REMOVAL

We refer to the recent request made by Mrs Vincent for the felling of 4 (no.) beech trees located within the grounds of her property.

For your information we append the following documents:-

Site Investigation Report prepared by Matlab Limited;
Supplementary Site Investigation Report prepared by Matlab Limited;
Arboricultural Report prepared by Messrs Marishal Thompson & Co;
Monitoring readings to date;
Agrical Limited - Subsidence Technical Report

We write to advise that the situation at this location is not as clear cut as one would desire and the reason for this is that due to the property having, in effect, a patio garden the completion of appropriate site investigations was extremely restricted. The investigations we have undertaken have identified clear evidence that the cracking to the property is due to subsidence of the site and that the movement is seasonal, with cracks opening during the warmer summer months and closing over the winter period.

Whilst the site investigation results do not fully support this it should be borne in mind the issues with the restricted access and the fact that the site investigation was ultimately completed during the wetter, winter period.

In an effort to stabilise the property and preclude the risk of further movement the recommendations for vegetation management have been made based upon the advice of Messrs Marishal Thompson & Co. Without appropriate tree management measures then we are certain that further movement and damage will occur, even if superstructure repairs only are implemented.

We would therefore be pleased if you could take a favourable view on the application made by Mrs Vincent.

We look forward to hearing from you further.

2011/1886/T (TPO)

Yours faithfully

The Old Estate Office, 56 Leeds Road, Tadcaster, North Yorkshire, LS24 9HB.
Tel: 01937 838050 Fax: 01937 838055 e-mail: york@agrical.com

Martin Gent
AGRICAL LTD

Contact Number: 01937 838057
Mobile Number: 07584 100241

ENCS: 5 Reports

Copy to:

Mrs N Vincent
The Coach House
32 Daleham Gardens
London
NW3 5DE

MAT LAB LIMITED

SITE INVESTIGATION REPORT

Client's Name: Vincent

Address: The Coach House,
32 Daleham Gardens,
London,
NW3 5DE

Report Date: 20-Jul-10
Job No.: **45346** (If _R suffix appears after Job No., this indicates Revision Number)
Insurance Co.: JR Clare
Claim Ref. No.: 320100322002276

Project Engineer: M. Gent
From: Agrical
Engineers Ref.: TA70867

Contents: Site and Drainage Layout
Foundation Exploratory Hole Records

Address: Mat Lab Ltd
The Dell
Bickenhill Lane
Catherine-De-Barnes
Solihull
B92 0DE

Phone No.: 0121 704 3339
Fax No.: 0121 704 4675
E-mail: post@mat-lab.com

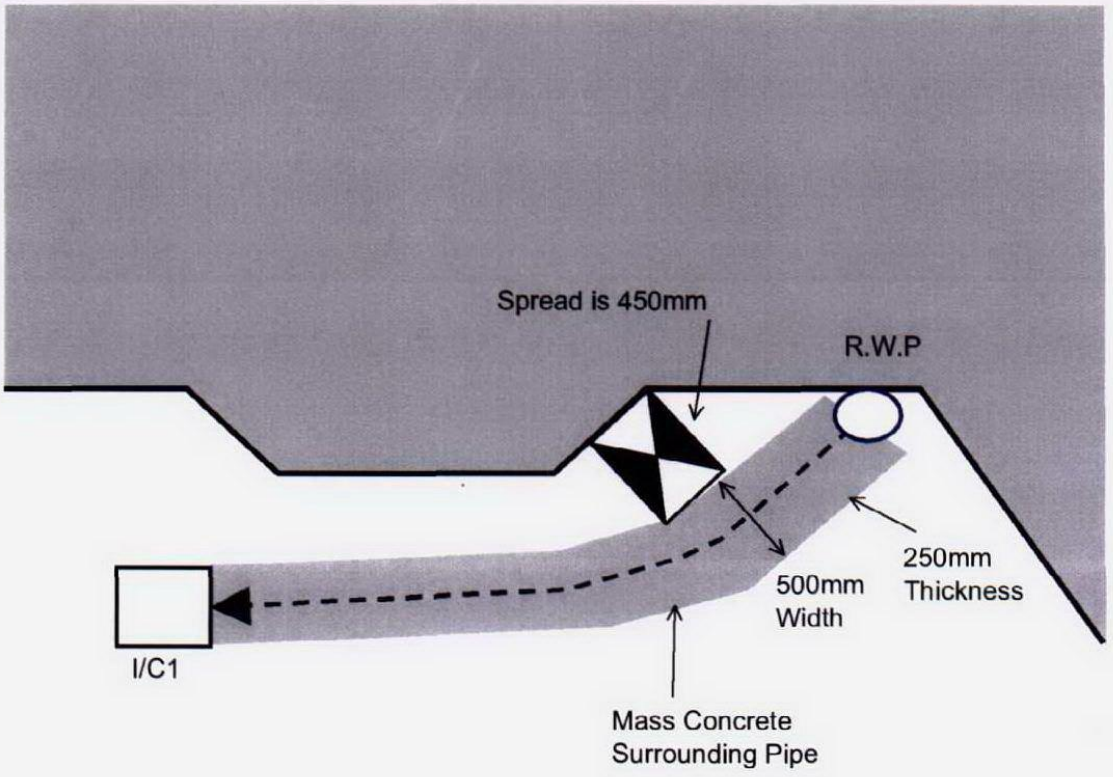
Checked By :
Date :

SITE AND DRAINAGE LAYOUT

Site Crew: Ian - Geo | Date: 14-Jul-10

FRONT

NOTE: Spread or underside not found due to mass pipe concrete surround



REAR

(This plan is not to be scaled and is provided to illustrate general layout only)

General Comments: RWP run has 500mm x 250mm trench filled with concrete surrounding pipework.

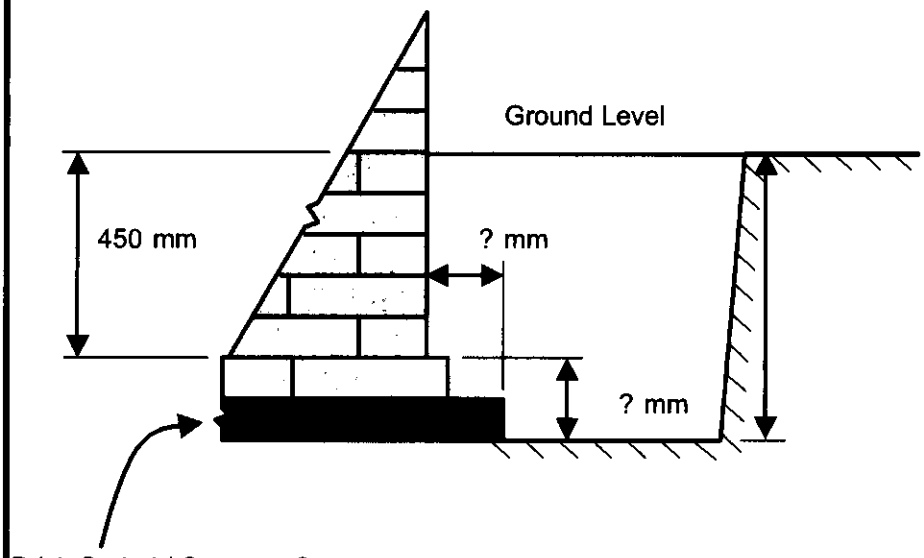
Key: =RWGully =RWPipe =FWGully =W/C or S.V. pipe =Inspection Chamber
=Rodding Eye =Surveyed pipe indicating flow =Unsurveyed pipe
=E/H=Exploratory Hole (hand dug pit and/or hand auger) or M/A=Mechanical Auger Hole
=Hedge or Shrub =Trees =Boundary line

Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE** | Job No. **45346**

FOUNDATION PIT RECORD

Location: **Rear Left Hand Side of House**		E/H No. **1**
Ground Surface: Dry	Weather: Dry	Date: 14-Jul-10

Foundation Cross Section (Not to Scale)



Roots Depth & Dia:
Pit Only

Water Depth Hit & Rise:
Pit Only

Reason for Termination :
Pit Only

Depth (m)	Soil Descriptions (NB:Field crew description only)	Test Type	Depth (m) From	Depth (m) To
G.L.	Pit Only			

General Comments : Spread or underside not found due to mass pipe concrete surround.

Key: Mac=Macintosh Probe Blow Count, V(n)=Natural Shear Vane (kN/m²)

Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE** | Job No. **45346**

MAT LAB LIMITED

SITE INVESTIGATION REPORT

Client's Name: Vincent

Address: The Coach House,
32 Daleham Gardens,
London,
NW3 5DE

Report Date: 11-Oct-10
Job No.: **46297_R1** (If _R suffix appears after Job No., this indicates Revision Number)
Insurance Co.: JR Clare
Claim Ref. No.: 320100322002276

Project Engineer: M Gent
From: Agrical Limited
Engineers Ref.: TA70867

Contents: Site and Drainage Layout
Hand Auger Hole Record
Site Investigation Revision Record

Address: Mat Lab Ltd
The Dell
Bickenhill Lane
Catherine-De-Barnes
Solihull
B92 0DE

Phone No.: 0121 704 3339
Fax No.: 0121 704 4675
E-mail: post@mat-lab.com

Checked By :
Date :

MAT LAB LIMITED

SITE INVESTIGATION REPORT

Client's Name: Vincent

Address: The Coach House,
32 Daleham Gardens,
London,
NW3 5DE

Report Date: 11-Oct-10
Job No.: **46297_R1** (If _R suffix appears after Job No., this indicates Revision Number)
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Contents: Site and Drainage Layout
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The Dell
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Catherine-De-Barnes
Solihull
B92 0DE

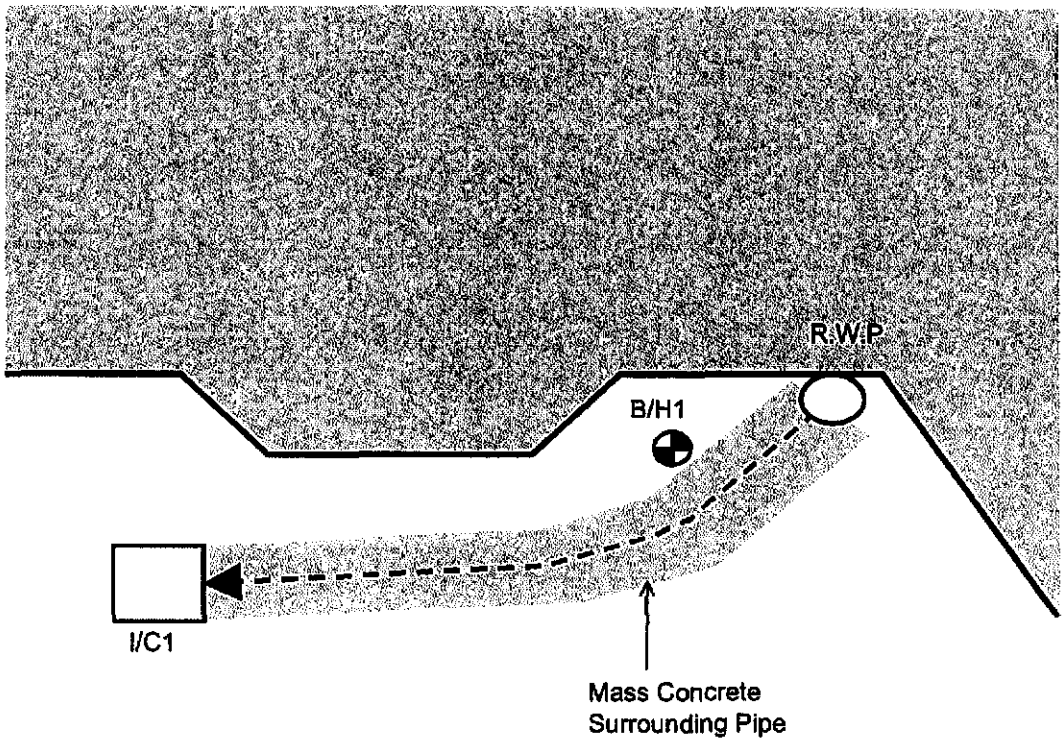
Phone No.: 0121 704 3339
Fax No.: 0121 704 4675
E-mail: post@mat-lab.com

Checked By :
Date :

SITE AND DRAINAGE LAYOUT

Site Crew: Dean | Date: 21-Sep-10

FRONT



REAR

(This plan is not to be scaled and is provided to illustrate general layout only)

General Comments: RWP run has 500mm wide x 250mm deep trench filled with concrete surrounding pipework.

Key: =RWGully =RWPipe =FWGully =W/C or S.V. pipe =Inspection Chamber
=Rodding Eye =Surveyed pipe indicating flow =Unsurveyed pipe
=E/H=Exploratory Hole (hand dug pit and/or hand auger) or M/A=Mechanical Auger Hole
=Hedge or Shrub =Trees =Boundary line

Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE** | Job No. **46297_R1**

HAND AUGER HOLE RECORD

Location: **Rear Left Hand Corner of House**		B/H No. 1
Ground Surface : Dry	Weather : Dry	Date: 21-Sep-10

Depth (m)	Soil Descriptions (NB:Field crew description only)	Test Type	Depth (m) From	Depth (m) To
G.L.				
0.35	Firm dark brown/orange slightly sandy CLAY			
1.00	Firm orange-brown slightly sandy CLAY			
2.50	Soft/firm orange-brown slightly sandy CLAY			
4.00	End of Borehole			

Roots Depth & Dia.:

Down to 2.5m Up to 3mm max diameter.

Water Strikes Depth & Rise :

None observed on-site

Reason for Termination:

Hole at requested depth

General Comments :

Key: Mac=Macintosh Probe Blow Count, V(n)=Natural Shear Vane (kN/m²)

Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE** Job No. **46297_R1**

SITE INVESTIGATION REVISION RECORD

Revision	Date	Page	Revision Details
1	11-Oct-10	Pg 2	Site Layout Included
		Pg 4	This Page Added

Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE** | Job No. **46297_R1**

MAT LAB LIMITED

LABORATORY REPORT

Client's Name: Vincent

Address: The Coach House,
32 Daleham Gardens,
London,
NW3 5DE

Report Date: 07-Oct-10
Job No.: **46297** (If _R suffix appears after Job No., this indicates Revision Number)
Insurance Co.: JR Clare
Claim Ref. No.: 320100322002276

Project Engineer: M Gent
From: Agrical Limited
Engineers Ref.: TA70867

Contents: Root Analysis
Swell Strain Tests
Moisture Content
Atterberg Limits

Address: Mat Lab Ltd
The Dell
Bickenhill Lane
Catherine-De-Barnes
Solihull B92 0DE
E-mail: post@mat-lab.com

Phone No.: 0121 704 3339 **Fax No.:** 0121 704 4675

Authorised By:
AB - Reports Technician
Date Authorised: 07/10/2010

ROOT IDENTIFICATION

Analysis subcontracted to European Plant Science Laboratory

Your ref: 46297
Job No: Root270910144252

Dear Sir

Re: Root Identification
Sample Origin: The Coach House, 32 Daleham Gardens, London, NW3 5DE

The sample of roots taken from the above property and received by us on 27 September 2010, has been examined and identification appears to be as follows:

Reference	Depth	Species Identified		Root Diameter	Starch
THI lab	0.3-2.5m	Leguminosae spp.	1	3 mm	Abundant
THI lab	0.3-2.5m	*Rosa* spp.	2	1.5 mm	Abundant
THI lab	0.3-2.5m	broadleaved species, too decayed for positive identification		<1 mm	None Visible

Comments:

1 - Plus 1 other also identified as Leguminosae spp.
2 - Plus 1 other also identified as *Rosa* spp.

Leguminosae spp. include laburnum, *Robinia* (false acacia or locust), broom, the pagoda tree and the climber wisteria.

Rosa spp. are roses.

2 species were identified.

Signed MDM

Unless we are otherwise instructed in writing, the above sample material will normally be disposed of 3 years after the date of this report.

OEDOMETER RESULTS DATA

MAT LAB LIMITED

Swell/Strain Test Method (UKAS accredited) **Test Date: 07-Oct-10**

The In-house Procedure MTLB002 is based on "Determination of swelling and collapse characteristics" British Standards 1377:Part 5:1990 Section 4.4 , carried out on a disturbed, remoulded sample.
Test specimen has cylindrical dimensions 50mm (diameter) by 17mm (height).
Prior to the introduction of distilled water the specimen is reconsolidated to the approximate in situ vertical effective stress, calculated from the average sample extraction depth using the assumptions below.
Laboratory tests are conducted in a controlled environment within a temperature range of 16°C to 24°C.

Assumptions

Soil Bulk Density (Moist Unit Weight) is equal to 2039 kg / m3. Depth to water table has been assumed as to be below sampling depth. Any possible surcharge stresses due to construction are not considered.

Predicted Free Surface Heave Calculation (Not UKAS accredited)

An approximated value of 0.010 strain is deducted from the measured oedometer strain to account for remoulding of the sample. Therefore strain in excess of Remoulding Disturbance Line (see Results Chart) is extrapolated for calculation of Predicted Heave per incremental layer displayed in the following table(s), in column labelled "Dd mm". A Shrinkage factor (Sf) of 2 is also applied to each heave value. Heave values per layer are summed as a total for each Borehole (in mm), and then displayed as a range in (in cm).
Predicted Free Surface Heave is calculated over a range defined by the sample depths tested, but not shallower than 0.2m below ground level, the assumed depth of topsoil. Heave inadvertently measured above foundation depth may be discounted by deducting the relevant layer value from the Borehole total.
Please note that the swell predicted is that expected of the ground if it were allowed to fully re-hydrate and come to equilibrium. This is possibly greater than the expected annual variation; due to reasons such as persistent annual deficits, changes in vegetation and annual climatic conditions, amongst others. The predicted total swell can take many years to fully propagate and in some cases this can take up to 25 years, though usually at least 70% happens within the first few years.

Uncertainty of Measurement

The accuracy of the quoted strain measurement in an individual test is deemed to be within +/- 2.5%.
The variation of repeated results on the same sample is determined by the uniformity of sample.
Due to variability in strata changes and sample uniformity, it is more appropriate to consider the Heave Potential by the quoted range (in cm) rather than the precise total (in mm).

Further information relating to Swell/Strain Test is available on the MAT LAB Website:- www.mat-lab.com

OEDOMETER RESULTS DATA

Borehole No:- 1			
Location	Rear Left Hand Corner of House		
Depth(m)	Specimen No. & Comments	STRAIN	Dd (mm)
0.65	Specimen No. 1A	0.0020	0.0
1.25	Specimen No. 2A	0.0070	0.0
1.75	Specimen No. 3A	0.0050	0.0
2.25	Specimen No. 4A	0.0050	0.0
2.75	Specimen No. 5A	0.0000	0.0
3.25	Specimen No. 6A	0.0000	0.0
3.75	Specimen No. 7A	0.0000	0.0
Total Column Dd=0mm Therefore Free Surface Heave Potential Over B/H Depth Is About 0cm to 2cm.			

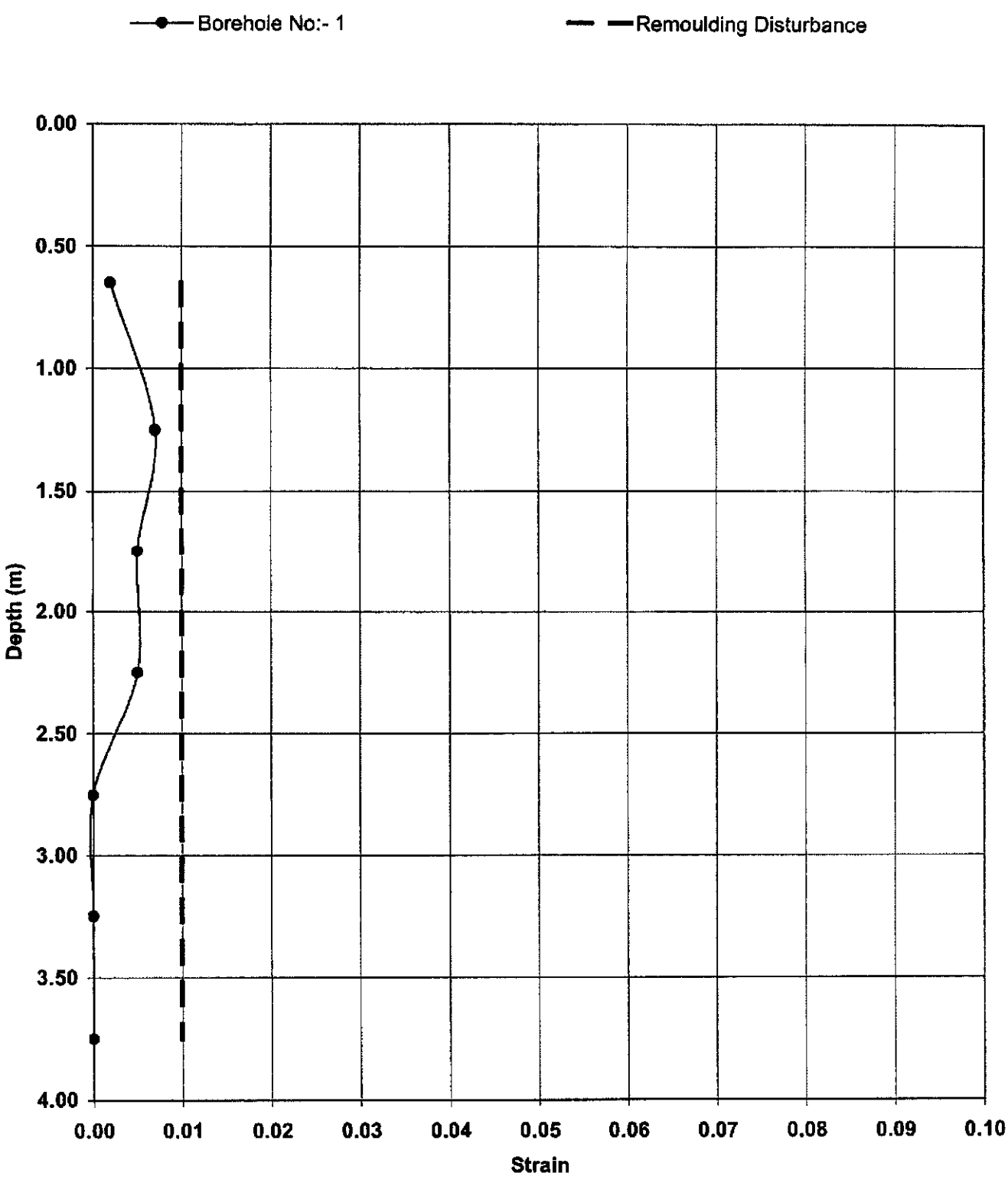
Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE** | Job No. **46297**

MAT LAB LIMITED

OEDOMETER RESULTS CHART

MAT LAB LIMITED

Oedometer Strains



Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE**	Job No. **46297**

Notes relating to Soils Report

Date Soil Samples Received in Laboratory: 23-Sep-10
Date Testing Requirements Approved: N/A

This Soils Report contains results for 1 borehole(s) on 1 page(s)

General

Soils were prepared in accordance with BS1377:Part 1:1990 Section 7

Laboratory soil sample descriptions in general accordance with BS5930:1999

Where samples are not tested on same date for a particular test type, Test Date quoted refers to the day of testing of final sample

All samples will be disposed of within 1 month of presentation of this report unless otherwise advised

Natural Moisture Content

Test Date: 23-Sep-10

Tested in accordance to BS1377:Part 2:1990 Section 3.2

A sample quantity of 100g is used for fine-grained soils, where available

Where sample quantity is critical, a minimum of 50g may be used, in accordance with BS1377:Part 2:1990

A sample quantity of 300g to 350g is used for medium-grained soils, 3kg is used for coarse-grained soils.

Atterberg Limits

Test Date: 04-Oct-10

Tested in accordance to BS1377:Part 2:1990; Section 4.4 for the Liquid Limit, Section 5 for the determination of the Plastic Limit and Plasticity Index

Suction Tests

Test Date: N/A (Q)*

Suction Test carried out in accordance to the accredited in-house Procedure MTLB001 with reference to the BRE paper IP4/93 (Corrected) 'A Method of Determining the State of Desiccation in Clay Soils'

(Unless otherwise stated the filter paper moisture content was determined after 5 to 10 days contact and the test was prepared from a remoulded disturbed sample in accordance with in-house procedures)

* *Where denoted by '(Q)' following Test Date above, the test has been performed using 2 soil discs and quartered filter papers.*

The filter paper tests are conducted in a controlled environment within a temperature range of 16oC to 24oC.

Average Suction values (in kPa) calculated using the BRE paper IP4/93 calibration are quoted with the maximum and minimum suction obtained, as indicated by error bars either side of plotted point.

Where possible, suction values should be compared with remote borehole values, to determine relative desiccation.

Each new batch of filter papers used for testing is checked for its consistency against the standard BRE calibration curve using a pressure membrane extractor. The current filter paper batch, J113976969, shows good consistency against the BRE curve, more information is available upon request. Studies on in-house calibrations using a pressure membrane extractor continue.

[redacted]
2093

Address: **The Coach House, 32 Daleham Gardens, London, NW3 5DE** | Job No. **46297**

SOILS LABORATORY RESULTS.

MAT LAB LTD. 0121 704 3339

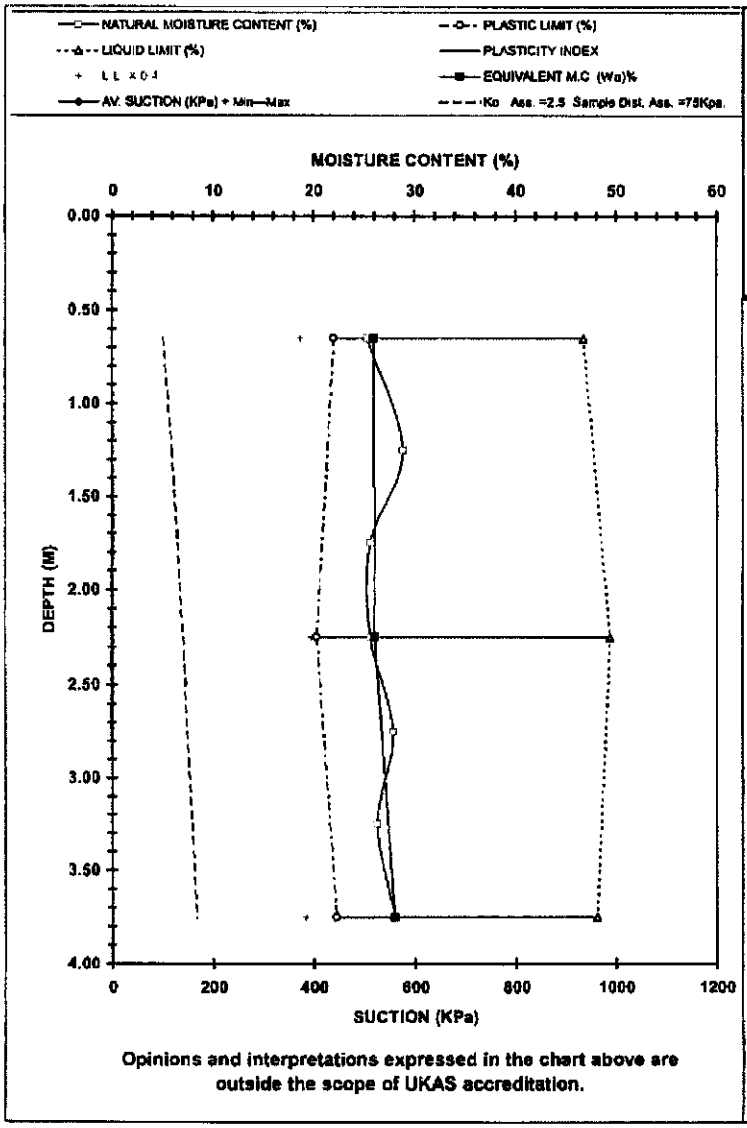
Opinions and interpolations expressed herein are outside the scope of UKAS accreditation.

[redacted]

2093

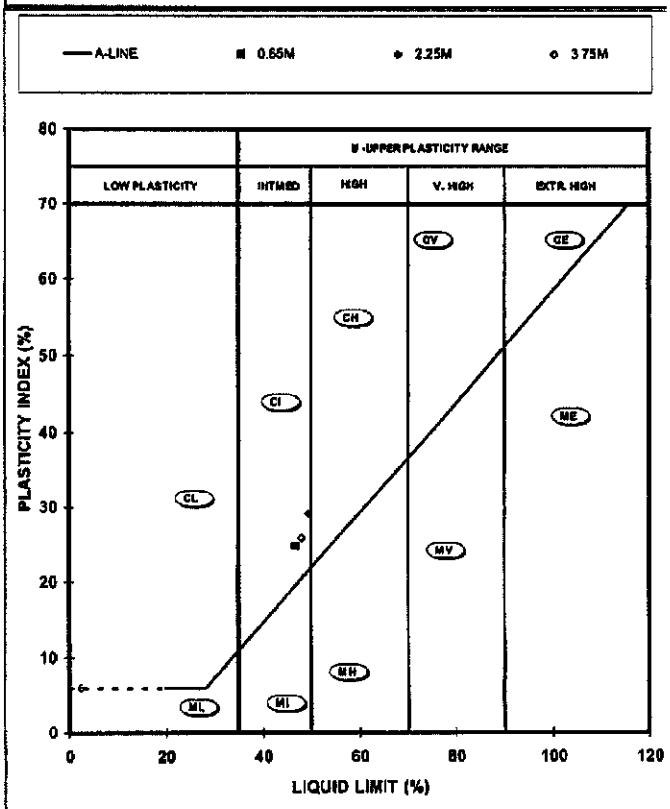
JOB No.:-	46297_R1	INSURANCE COMPANY	JR Clare REF:-320100322002276
DATE SAMPLES EXTRACTED:-	21 Sep 10	ENGINEER:-	M Gent REF:-TA70867
CLIENT/INSURED NAME:-	Vincent	FROM :-	Agrical Limited
ADDRESS:-	The Coach House,	B.H. No. :-	1
	32 Daleham Gardens,	LOCATION:-	Rear Left Hand Corner of House.
	London,	REPORT DATE:-	07 Oct 10
	NW3 5DE		

		ATTERBERG LIMITS.						
DEPTH. M.	M.C. (%)	L.L. (%)	P.L. (%)	P.I. (%)	425um (%)	AV. Filter Paper M.C.(%) & No.		BRIEF SOIL DESCRIPTION
0.65	25	47	22	25	96	-		Firm dark brown/orange slightly sandy CLAY with rare fine/medium gravel (inc brick fragments) & roots.
1.25	29	-	-	-	-	-		Firm orange-brown slightly sandy CLAY with rare fine gravel, dark brown bandings & roots.
1.75	26	-	-	-	-	-		Firm orange-brown slightly sandy CLAY with rare fine gravel, dark brown bandings & roots.
2.25	26	49	20	29	100	-		Firm orange-brown slightly sandy CLAY with rare fine gravel & roots.
2.75	28	-	-	-	-	-		Soft/firm orange-brown slightly sandy CLAY with rare fine gravel & grey veinings.
3.25	26	-	-	-	-	-		Soft/firm orange-brown slightly sandy CLAY with rare fine gravel & grey veinings.
3.75	28	48	22	26	100	-		Soft/firm orange-brown slightly sandy CLAY with rare fine gravel & grey veinings.



Opinions and interpretations expressed in the chart above are outside the scope of UKAS accreditation.

The interpretations below are outside of UKAS accreditation.



Authorised by :-

Structural Monitoring Services Ltd

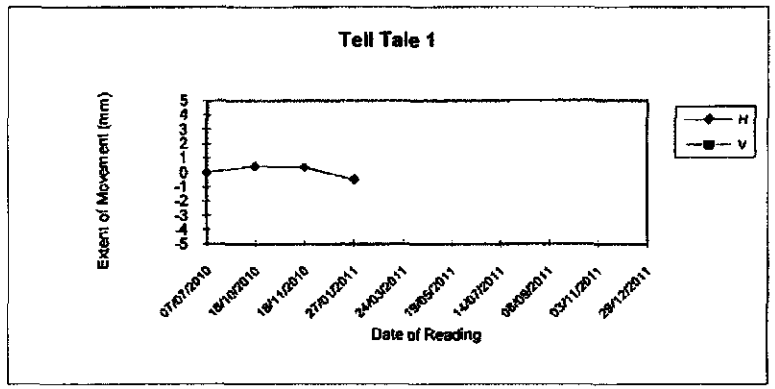
348 Pickhurst Rise
West Wickham
Kent BR4 0AY
Phone/Fax 020 8777 4585

Client: Agrical Ltd
Insured: Mrs Vincent
Engineer Martin Gent
Job Title: 32 Daleham Gdns

Tell Tale 1

Location: Internal Bedroom

Date	H	V
07/07/2010	29.70	
18/10/2010	30.12	
18/11/2010	30.07	
27/01/2011	29.20	
24/03/2011		
19/05/2011		
14/07/2011		
08/09/2011		
03/11/2011		
29/12/2011		

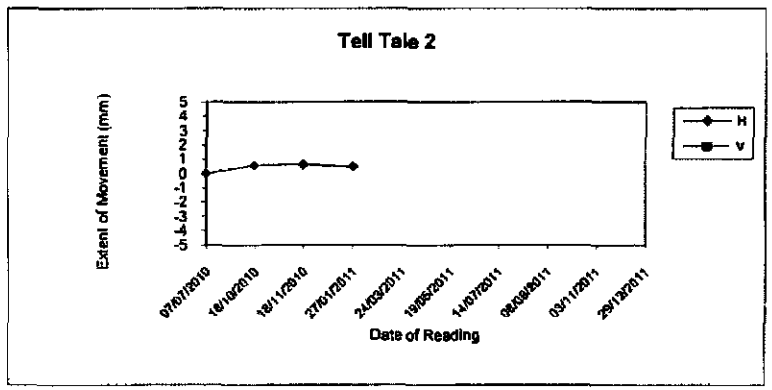


H	V
0.00	
0.42	
0.37	
-0.50	

Tell Tale 2

Location: Internal - Hallway

Date	H	V
07/07/2010	39.77	
18/10/2010	40.36	
18/11/2010	40.43	
27/01/2011	40.27	
24/03/2011		
19/05/2011		
14/07/2011		
08/09/2011		
03/11/2011		
29/12/2011		



H	V
0.00	
0.59	
0.66	
0.50	

Structural Monitoring Services Ltd

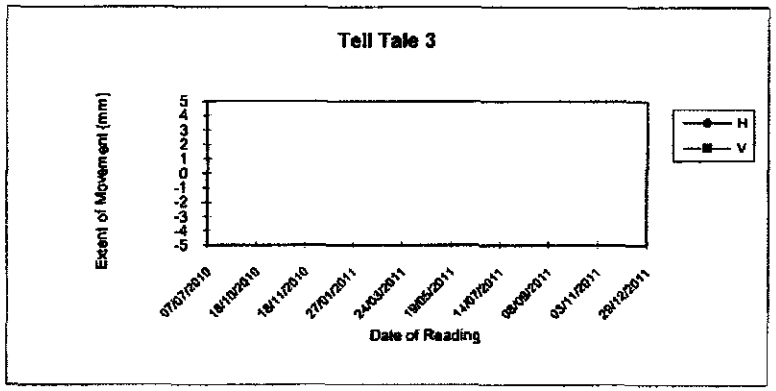
348 Pickhurst Rise
West Wickham
Kent BR4 0AY
Phone/Fax: 020 8777 4585

Client: Agrical Ltd
Insured: Mrs Vincent
Engineer Martin Gent
Job Title: 32 Daleham Gdns

Tell Tale 3

Location: External - front elevation xxxxxxxxxx

Date	H	V
07/07/2010		
18/10/2010		
18/11/2010		
27/01/2011		
24/03/2011		
19/05/2011		
14/07/2011		
08/09/2011		
03/11/2011		
29/12/2011		

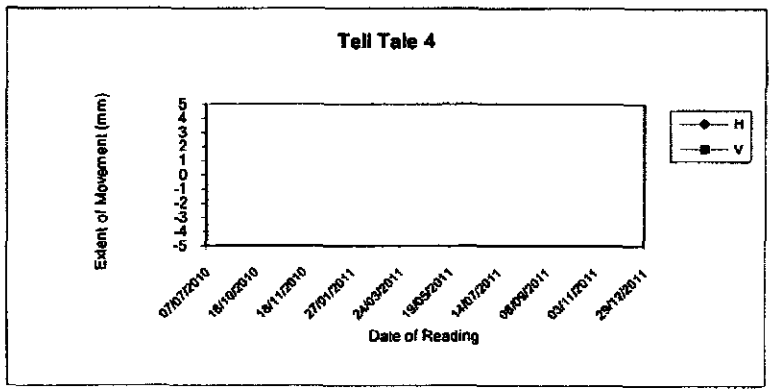


H	V

Tell Tale 4

Location: External - front elevation xxxxxxxxxx

Date	H	V
07/07/2010		
18/10/2010		
18/11/2010		
27/01/2011		
24/03/2011		
19/05/2011		
14/07/2011		
08/09/2011		
03/11/2011		
29/12/2011		



H	V

Arboricultural Consultancy for JR Clare

Note[1]: 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 & Co. (Environmental) Ltd 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	Mrs N Vincent	**Address**	The Coach House, 32 Daleham Gardens, London, NW3 5DE		
Client	Agrical Limited	**Contact**	Martin Gent	**Claim No.**	MG/TA70867
MT Ref	NL/1012101639/AC	**Contact**	Andrew Cayley	**Contact No.**	08702 416 180

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 structure is a 2 storey semi-detached house. It has been extended with a conservatory addition to the rear. The property occupies a level site with no adverse topographical features.

Engineers advise that damage indicates a differential movement between the front and rear sections of the property. Please refer to the engineers report for a detailed description of the current damage / claim(s) history.

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?	No
Recovery	
Is there a potential recovery action?	No

Treeworks	
Is there any statutory protection?	Awaiting Searches from LA
Additional Comments	
Awaiting Further Instructions.	

5. Technical Synopsis

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

Site investigations have confirmed the presence of shrinkable clay below confirmed foundation depths; vegetation therefore retains the capacity to contribute to the current damage by means of moisture abstraction.

The footings of the subject property fall within the anticipated rooting range of a significant number of trees, many with the capacity to be influencing soil moisture values below foundation level. Felling of all the vegetation noted on the site plan would be necessary to fully eliminate the influence of trees within the garden. It is most unlikely that such extensive removals will be sanctioned and based on current circumstances such an approach is considered disproportionate.

This report therefore seeks to identify key individuals and target management so as to reduce the amplitude of influence to a level that is tolerable to the adjacent structure. Whilst this approach looks to return stability it should be accepted that a degree of risk remains albeit in a much reduced capacity than at present.

It is therefore recommended that trees marked as T4 (Birch (Silver)), T5 (Birch (Silver)) and T8 (Birch (Silver)) be removed.

Pruning should not be considered as representing an effective or reliable long-term alternative solution. In the context of the current claim, given their size and proximity pruning will offer no meaningful reduction in the trees long-term moisture requirements; for this reason, removal is deemed to offer the most effective arboricultural solution.

The property should then be monitored to review the efficacy of these management prescriptions. Should stability not return then recommendations should be reviewed.

There is sufficient space within the garden to support replacement planting(s); species selection should be appropriate for the available space and ultimate tree height should not exceed 75% of the available distance to built structures.

Please refer to the Recommendations Table in Section 6 for full details of management prescriptions.

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. Recommendations (Table 1)

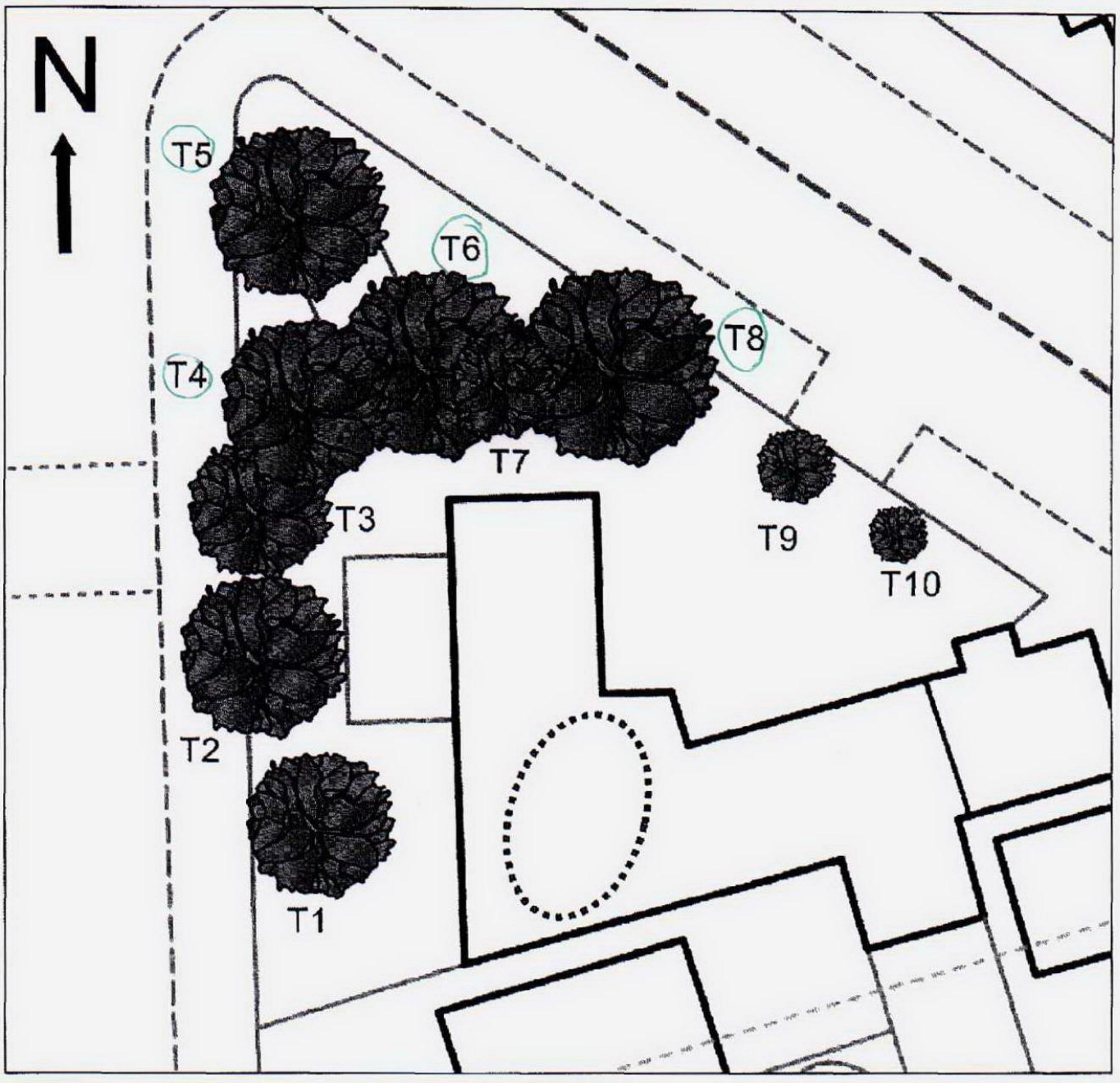
These recommendations may be subject to review following additional site investigations

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m)	Ownership	Action	Requirement
T1	Koelreuteria / Pride of India	2	8.7	3.29	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T10	Pear	1	3.6	2.96	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T2	Ilex sp.	3	7.7	2.5	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T3	Cherry (Japanese)	2	8.6	1.9	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T4	Birch (Silver)	1	16	4.21	C - Insured	Remove	Remove.
T5	Birch (Silver)	1	14.8	4.84	C - Insured	Remove	Remove.
T6	Birch (Silver)	1	12.5	10.3	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T7	Loquat	1	5.7	5.76	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T8	Birch (Silver)	1	14.8	4.51	C - Insured	Remove	Remove.
T9	Pear	1	4.5	6	C - Insured	Action to avoid future risk	Do not allow to exceed 5.5m max height / spread.
Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property and may represent a heave risk							

* Estimated

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

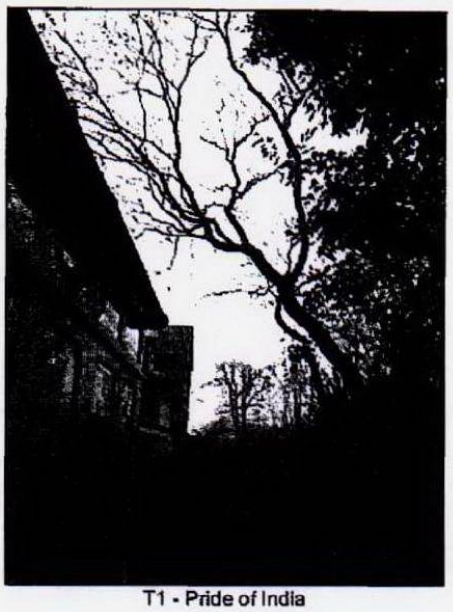
7. Site Plan



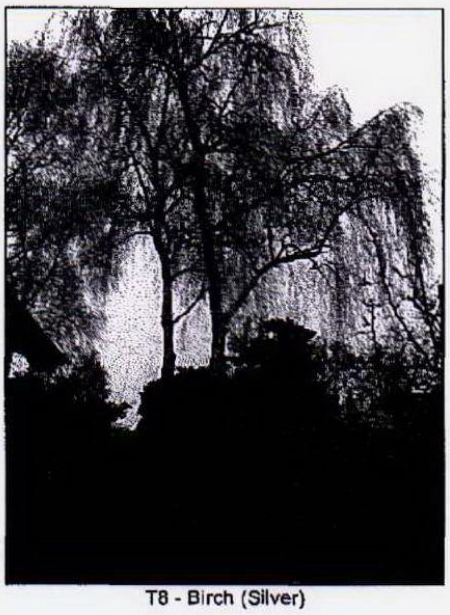
Please note that this plan is not to scale. OS Licence No. 100043218

8. Photographs

T8 - Birch (Silver)



T1 - Pride of India

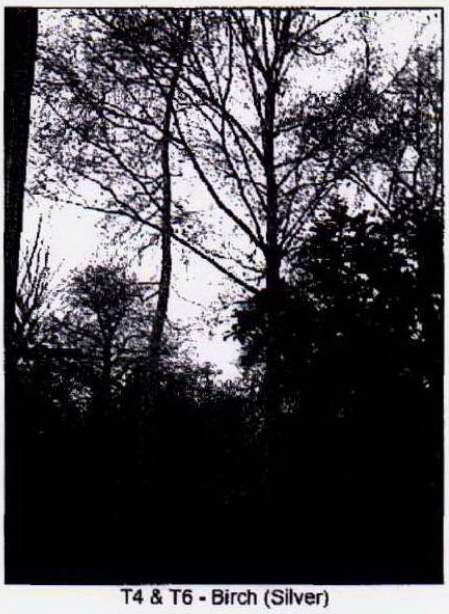


T8 - Birch (Silver)

T9 - Pear

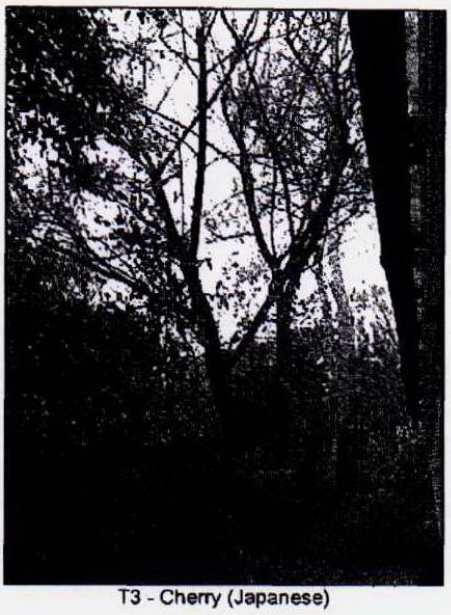
T5 - Birch (Silver)

T7 - Loquat



T4 & T6 - Birch (Silver)

T2 - Laurel



T3 - Cherry (Japanese)

Arboricultural Consultancy for JR Clare

Date: 13/01/2011 **Property:** The Coach House

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

Insured Property Tree Works	Formal Quote Required
Third Party Tree Works	£0
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 tree works 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 achieve 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.

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.*

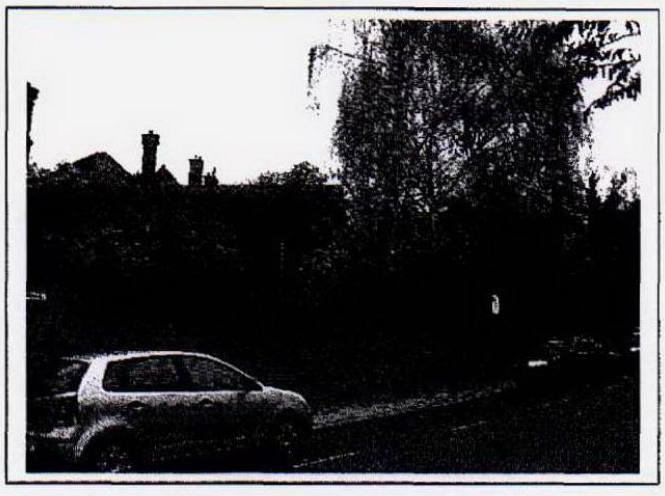
Your Ref: 320100322002276
Our Ref: MG/TA70867
Adjuster: Martin Gent (email: martin.gent@agrical.com)

21 October 2010

AGRICAL
chartered loss adjusters
claims & risk management
pre-litigation services
consultancy & research
www.agrical.com

SUBSIDENCE TECHNICAL REPORT

POLICYHOLDER	Mrs N Vincent
RISK ADDRESS	The Coach House 32 Daleham Gardens London NW3 5DE



AGRICAL LIMITED

Date of Report: 21 October 2010

The Old Estate Office, 56 Leeds Road, Tadcaster, North Yorkshire, LS24 9HB
Tel: 01937 838050 Fax: 01937 838055 e-mail: york@agrical.com

INTRODUCTION

We have been asked by J R Clare Underwriting Agencies Limited to comment on movement that has taken place to the above property. We are required to briefly describe the damage, identify the probable cause and describe appropriate remedial measures.

Our report should not be used in the same way as a pre-purchase survey. It has been prepared specifically in connection with the present insurance claim and should not be relied on as a statement of structural adequacy. It does not deal with the general condition of the building, decorations, services, timber rot or infestation etc.

Investigations have been carried out in accordance with the guidance issued by The Institution of Structural Engineers[1].

All directions are given relative to an observer facing the front of the property. We have not recommended on any part of the building that is covered or inaccessible.

PROPERTY

Description

The risk address is a former coach house and stables. The property, which dates to the late 19th Century, with modifications being undertaken during the 1960s, comprises solid brick construction under a pitched, tile clad roof. Floors and walls are of timber construction. Ground and intermediate floors are of timber construction and internal walls are largely plastered brick built.

History and Ownership

Your Insured purchased the property in 1976 and has made no significant medications to the property since that time.

The property is owned and occupied as a domestic residence.

SITE

Topography

The property occupies a sloping site on a corner plot.

Vegetation

The property has gardens to three sides, in which there is located a number of mature and semi-mature trees and shrubs.

Further trees are positioned outside of the boundary of the site.

[1]Institution of Structural Engineers (1994) "Subsidence of Low Rise Buildings"

DAMAGE

Discovery

Mrs Vincent first became aware of problems in and around February 2010 when internal doors to the property failed to open and close properly. Cracking was then noted. A claim was intimated shortly thereafter.

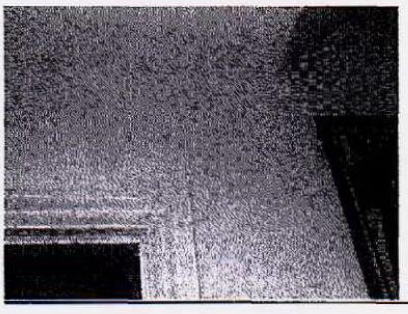
External

There is no apparent damage evident to the exterior of the property.

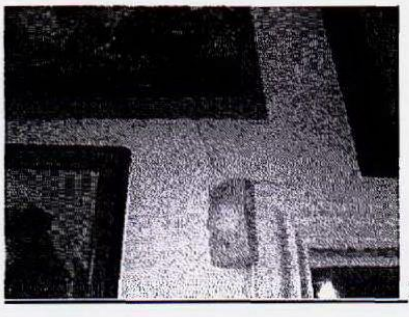
Internal

The main cracking noted was to the entrance hallway above the door to the study, evident both within the hallway and the study and measuring around 1mm wide.

At first floor level cracks are evident within two bedrooms, again of relatively minor degree, measuring up to 1mm wide.



Hallway



Study

Category

It is common to categorise damage in accordance with BRE Digest 251. In this instance, the damage falls within Category 1.

Category 0	"aesthetic damage"	< 0.1mm
Category 1	"aesthetic damage"	0.1 - 1mm
Category 2	"aesthetic damage"	>1 but < 5mm
Category 3	"serviceability damage"	>5 but < 15mm
Category 4	"serviceability damage"	>15 but < 25mm
Category 5	"stability damage"	>25 mm

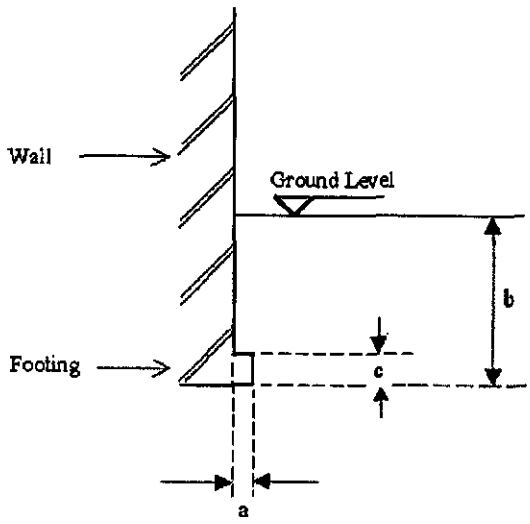
[1]Institution of Structural Engineers (1994) "Subsidence of Low Rise Buildings"

INVESTIGATIONS

Survey

A detailed survey of the risk address was completed by our Chartered Surveyor on 7 July 2010 noting full details regarding the construction of the property and the nature and extent of damage evident at that time.

Site Investigations



Foundation Detail
b = 600mm+

Initial site investigations were undertaken in July 2010. Access to the external walls of the property was extremely limited and attempts were made to excavate a trial pit to the rear elevation. The excavations identified a brick corbel projecting from the foundation, commenced at around 450mm below ground level. However, due to an adjacent mass concrete drain pipe surround, it was not possible to extend the trial pit the underside of the foundations. Based on our experience, we would estimate that the foundation is likely seated at between 650mm and 700mm below ground level.

The underlying soil conditions were also not identified.

We instructed the site investigation crew to return to undertake a bore hole within the garden, albeit remote from the main area of damage. The purpose of this was to establish the ground conditions. The bore hole, which was extended to 4 metres, identified the soil as a firm, slightly sandy clay.

Numerous roots were identified within the bore hole, which was as expected.

[1]Institution of Structural Engineers (1994) "Subsidence of Low Rise Buildings"

Soil Testing

Laboratory soil testing was undertaken, which confirmed the sub strata as being clay of intermediate plasticity, largely due to the sand content. Interestingly, the testing did not suggest any significant desiccation.

Drainage Investigation

Testing of the underground drains was not undertaken this time, as it is not believed that the drains are a contributory factor in the movement and damage.

Monitoring

Monitoring points were affixed at the time of our surveyor's visit in July 2010. In October 2010 further readings were taken and these showed minor opening of the cracks by around one half of a millimetre.

Monitoring will continue.

DISCUSSION

Damage to the risk address is relatively minor but does cause some inconvenience, with damage to wall finishes and sticking doors.

The area of damage is towards the central part of the property and indicates differentiall movement between front and rear sections of the property.

Having noted the pattern of fracturing, the site position and site features, our initial thought process was that we were dealing with a clay shrinkage problem.

Site investigations, whilst not fully conclusive due to restrictions on access, do show that the property is seated upon a shrinkable clay sub soil, albeit only of intermediate shrinkability. No significant desiccation was noted within the bore hole, although numerous roots were identified.

The monitoring has shown evidence of the cracks opening. Monitoring was initiated in July and the next set of readings will be key in identifying the likely pattern of movement, or whether the cracks continue to open or begin to close.

At this time, we remain of the view that the most likely cause of damage is seasonal clay shrinkage, exacerbated by moisture extraction by the roots of the numerous trees and shrubs positioned around the property.

RECOMMENDATIONS

We propose to continue the monitoring exercise and a further set of readings will be taken around December. This should start to determine a pattern of movement, assisting in confirmation of cause.

We anticipate a resolution to this claim by implementing super structure repairs only, possibly with the use of some brick reinforcement to provide additional strength.

In an effort to improve stability, vegetation management will be appropriate and in this regard we propose to obtain advice from an arboriculturalist.

[1]Institution of Structural Engineers (1994) "Subsidence of Low Rise Buildings"

Once we are in receipt of the arboriculturalist's report and the results of the next monitoring readings, we will be in a position to update all parties with further recommendations.

MARTIN GENT
AGRICAL LTD

Contact No 01937 838057
Mobile No 07584 100241
Email martin.gent@agrical.com

[1]Institution of Structural Engineers (1994) "Subsidence of Low Rise Buildings"