

Arboricultural Consultancy for Aviva

Note⁽¹⁾: This report is intended for use between the client, Marishal Thompson Group and any parties detailed within the report. It is based on the understanding at the time of visiting the property that Engineers are satisfied that damage is attributable to clay shrinkage subsidence exacerbated by vegetation.

1. Case Details

Insured	Mr Anthony Dworkin	Address	62 Albert Street, London, NW1 7NR		
Client	Infront Innovation	Contact	Arif Khalifa	Claim No.	IFS-AVI-SUB-14-0048840
MT Ref	NL/2301141643/TP	Consultant	Thomas Peppiatt	Contact No.	08702 416 180
Report Date	13/02/2014				

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

2. Property and Damage Description

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

Damage relates to the rear elevation of the insured dwelling.

3. Technical Reports

No technical investigations are available at the time of reporting, therefore assumptions outlined in Note⁽¹⁾ above apply: recommendations may be subject to change following evaluation of any investigations that may be forthcoming.

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

Tree Works	
Local Authority	Camden London Borough
TPO / Conservation Area / Planning Protection Searches	Insured: Conservation Area Third Party: Conservation Area
Additional Comments	
Awaiting Further Instructions.	
A potential recovery action has been identified.	
Engineers should consider focusing investigations to strengthen factual evidence for disclosure to third party tree owners.	

5. Technical Synopsis

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

We have been instructed to advise on the causal vegetation and to deliver management proposals which will provide on-going and long term stability allowing repairs to be undertaken.

There is currently no positive root identification to implicate T5 (Apple) and T7 (Plane (London)), however based on our assessment on site we consider that the footings of the subject property fall within the anticipated rooting zone of this vegetation.

Given the above information, our observations and the advised mechanism of movement on site a program of vegetation management would assist in restoring stable conditions.

In assessing the potential drying influence of the vegetation on site, T7 (Plane (London)) is considered the dominant feature and accordingly we have identified them as the principal cause of subsidence. T5 (Apple) is also considered to retain a contributory

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NL/2301141643/TP
Page 2 of 8

Arboricultural Consultancy for Aviva

influence.

The influence of the above is determined by the size of the trees in relation to the area of damage taking into account species profile and site topography. It is our opinion on balance of probability that roots from the above vegetation will be in proximity to footings of the insured property.

Please refer to Section 6 for management prescriptions.

In order to mitigate the current damage and allow soils beneath the property to recover to a position such that an effective engineering repair solution can be implemented we recommended a program of removals as listed by this report. Whilst we have given consideration to pruning as a means of mitigating the vegetative influence, this has been discounted.

Pruning is generally ineffective and in the context of the current claim we consider the above vegetation too large and close for pruning to be effective.

There is insufficient space to reasonably support a replacement planting at this exact location, although scope exists to replant elsewhere; 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.

Please note that some of the trees and vegetation recorded were found to be at such proximities that pruning to reduce the risk of future subsidence is not deemed viable with a view to achieving long term stability; the only option in respect of mitigating future risk would be to remove as recommended.

At the time of our survey it was not possible to ascertain the exact ownership T9 and T10. Further consultation with those involved and/or Land Registry searches may therefore be required to identify exact ownership.

Trial pits are shown on the site plan for information purposes, however results were not known at the time of our visit.

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
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
T5	Apple	1	4	3.7	C - Insured	Remove	Remove and treat stump to inhibit regrowth.
T7	Plane (London)	1	18.5	17.6	A - Third Party No 64 Albert Street. London. NW1 7NR.	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							

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NL/2301141643/TP
Page 3 of 8

Arboricultural Consultancy for Aviva

6.2 Table 2 - Future Risk Recommendations

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m)	Ownership	Action	Requirement
CG1	Mixed species climbers	1	3	2.7	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
S1	Euonymus	1	2	1.2	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
S2	Escallonia	1	3.8	4.4	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
SG1	Mixed species group Including Choisya and Euonymus.	1	2.2	5.3	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
SG2	Mixed species group x1 Box, x1 Hydrangea.	1	1.8	2	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T1	Prunus	1	5.5	5.5	A - Third Party No 60 Albert Street. London. NW1 7NR.	Action to avoid future risk	Remove and treat stump to inhibit regrowth.
T10	Ash	1	17	21.4	D - Unknown	Action to avoid future risk	Do not allow to exceed 18m height.
T11	Plane (London)	1	26	25.2	A - Third Party No 70 Albert Street. London. NW1 7NR.	Action to avoid future risk	Reduce to height of 19m. Maintain at reduced dimensions.
T2	Ash	1	3.5	6	A - Third Party No 64 Albert Street. London. NW1 7NR.	Action to avoid future risk	Do not allow to exceed current dimensions.
T3	Acer	1	17	16*	A - Third Party No 56 Albert Street. London. NW1 7NR.	Action to avoid future risk	Reduce hedge to height of 12m. Maintain at reduced dimensions.
T4	Acer	1	20	18*	A - Third Party No 54 Albert Street. London. NW1 7NR.	Action to avoid future risk	Reduce hedge to height of 14m. Maintain at reduced dimensions.
T6	Apple	1	4	7.6	A - Third Party No 64 Albert Street. London. NW1 7NR.	Action to avoid future risk	Do not allow to exceed 5m height.
T8	Horse Chestnut	1	11	17	C - Insured	Action to avoid future risk	Do not allow to exceed 14m height.
T9	Ash	1	10	19*	D - Unknown	Action to avoid future risk	Do not allow to exceed 16m height.
TG1	Lime x2	1	14	11*	A - Third Party No 58 Albert Street. London. NW1 7NR.	Action to avoid future risk	Remove.
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

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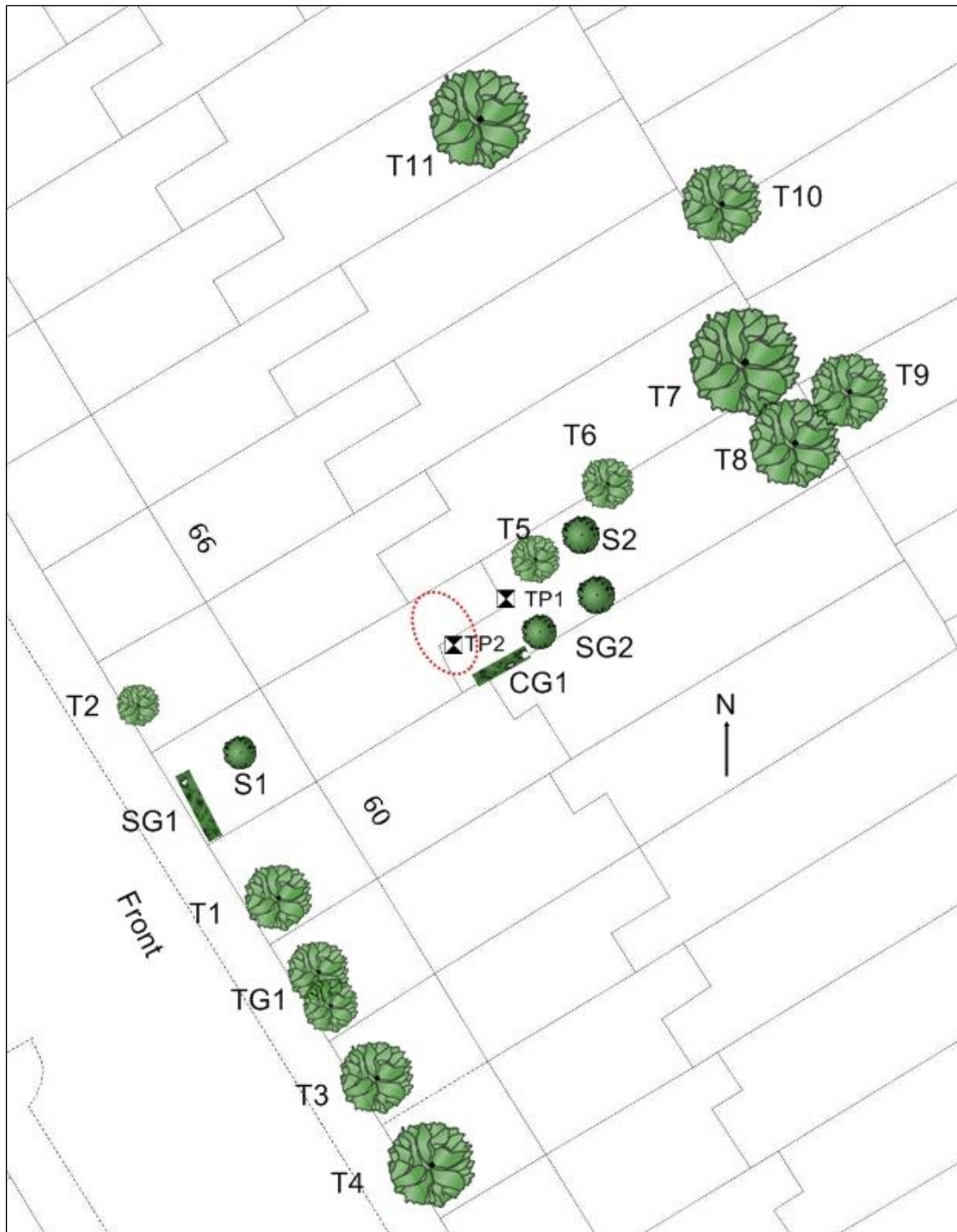
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NL/2301141643/TP

Page 4 of 8

Arboricultural Consultancy for Aviva

7. Site Plan



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

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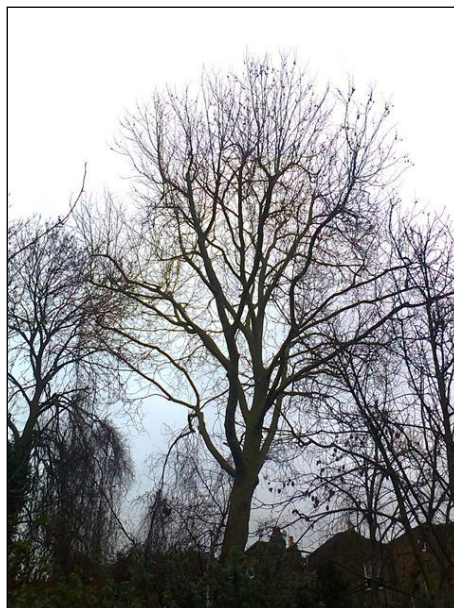
NL/2301141643/TP
Page 5 of 8

Arboricultural Consultancy for Aviva

8. Photographs



T8 - Horse Chestnut



T11 - Plane (London)



T5 - Apple



T7 - Plane (London)

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T8 - Horse Chestnut

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Date: 13/02/2014

Property: 62 Albert Street, London, NW1 7NR

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

Insured Property Tree Works	£575
Third Party Tree Works	£3500
Provisional Sum	£900

- 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.
- Trees are removed as near as possible to ground level, stump and associated roots are not removed or included in the price.
- 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 an appraisal of vegetation influence on the property and is made on the understanding that 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.

Following tree surgery we recommended that the building be monitored to establish the effectiveness of the works in restoring stability.

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 3998:2010 "Tree Work. Recommendations".

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NL/2301141643/TP
Page 8 of 8