Arboricultural Assessment Report

Summary Report on Trees

Client: Oriel Services Limited For: Zurich - UK Commercial Insurer: Site: Policyholder: Clients of Reich Insurance **Risk Address:** 19, Parkhill Road, , London, , NW3 2YH **OCA Ref:** 55327 Refs: **Client Ref:** 7504347 **Insurer Ref:** CAT4148474 (503169)

Survey By:	Gemma Holmes		
Title:	Technician Arborist	Date:	29 November 2013
Report By:	Margaret MacQueen		
Title:	Consultant Arborist	Date:	03 November 2014



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1.0 Introduction & brief

- 1.1 OCA UK Limited has been instructed by Oriel Services Limited on behalf of the building insurers of 19, Parkhill Road, London, NW3 2YH (the insured property). We have been advised by Oriel Services Limited that the property has suffered differential movement and damage which is considered to have been caused by trees growing adjacent the property influencing soils beneath its foundations.
- 1.2 We have been instructed to undertake a survey of the vegetation growing adjacent the insured property, 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 the risk address has been surveyed from the ground using digital measuring devices and/or standard tape measures. 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 of 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.
 - In relation to the possibility of heave damage, the owners of any trees within third party control must obtain their own advice in respect of the possibility of any damage to their own or any other structures outside of the control of the insurers of the risk address subject of this report from any soil heave.
- **2.2** Recommendations do not take account of any necessary permission (statutory or otherwise) that must be obtained before proceeding with any tree works.

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3.0 Vegetation and subsidence of low rise buildings – property owner's guide

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. During the summer as plants abstract water from the clay soil then the soil volume will "shrink" and "swell" 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 then shrinkage will continue. 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 is a proven technique that controls 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 on a preliminary basis 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.

You can learn more about tree related subsidence of low rise buildings by visiting:

www.oca-arb.co.uk/whatisSubsidence.htm

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4.0 Conclusions and Recommendations

4.1 Results of the field survey

We can confirm that vegetation exists on or near the insured property that is considered to be causing or contributing to the current subsidence damage.

4.2 Preliminary recommendations

On the basis of our preliminary 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.

4.3 Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required				
T1	False Acacia	Fell and treat stump				

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Age Class	YO – Young. SM – Semi-Mature.EM – Early Mature.	Ownership	PH – Within boundary of risk address.
	MA – Mature. FM – Fully Mature. OM – Over Mature		P3P – Within boundary of third party properties.
Condition	G – Good. F – Fair. P – Poor.		LA – Within land owned by a Local Authority.
	D – Dead, Dying or Dangerous		C3P – Commercial third party.
Stem Diameter	MS – Multi-stemmed tree		U – Within land of indeterminable ownership.



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg (m)	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
S1	Fuchsia	YO	F	2.5	2.5	50	3.5	No significant past tree works	No work required.	none		19 Parkhill Road, London, NW3 2YH	PH
S2	Elaeagnus	EM	F	3.5	3	140	3.5	No significant past tree works	No work required.	none		19 Parkhill Road, London, NW3 2YH	PH
T1	False Acacia	MA	F	13	12	950	6	Topped 5 years ago	Fell and grind stump	none	Dense ivy on stem. Some parts of crown sparse.	21 Parkhill Road, London, NW3 2YH	P3P
G1	Mixed Species	SM	F	2.5	8	50	3.5	No significant past tree works	No work required.	none	Honeysuckle, St Johns Wort, Spotted Laurel.	19 Parkhill Road, London, NW3 2YH	PH
G2	Rose and Buddleia	YO	F	2	5	30	1	No significant past tree works	No work required.	none		19 Parkhill Road, London, NW3 2YH	PH
H1	Forsythia	SM	F	2.5	5	50	4.5	Pruned regularly	No work required.	none	Distance measurred to base of steps. 7.5 metres to main house.	19 Parkhill Road, London, NW3 2YH	PH
G3	Rose	SM	F	2	5	40	2	No significant past tree works	No work required.	none	Distance measured to base of steps.	19 Parkhill Road, London, NW3 2YH	PH



Survey Date: 29/11/2013 Scale: 1:150 @ A4 4 The Courtyards Phoenix Square Severalls Park Wyncolls Road Colchester CO4 9PE T: 01206 751 626



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