

# Arboricultural Consultancy for Royal & Sun Alliance

Note<sup>(1)</sup>: 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

<b>Insured</b>	Mr R & Mrs S Brooks	<b>Address</b>	Croftway House, 298 Finchley Road, London, NW3 7AG		
<b>Client</b>	Infront Innovation	<b>Contact</b>	Karen Hanlon	<b>Claim No.</b>	IFS-RSA-SUB-09-0014492
<b>MT Ref</b>	NL/2403091554/TP	<b>Contact</b>	Thomas Peppiatt	<b>Contact No.</b>	08702 416 180

**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 2 storey detached house. It has been extended with a conservatory addition to the front and an attached double garage to the left-flank. The property occupies a level site with no adverse topographical features.

Damage relates to the left-hand flank of the insured dwelling. 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:

Foundation Detail ☒ Borehole Log ☒ Engineers Report ☒

## 4. Action Plan

Mitigation	
Insured Involved?	Yes
Local Authority involved?	Yes
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	In Progress
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.

Based on our observations on site and with reference to supporting technical information, it is our opinion that T1 (Ash), T2 (Acer), and T12 (Oak) will be exerting the principal vegetative influence in respect of the current damage.

Other vegetation, notably TG5 and TG6 may also be influencing the insured property, albeit in a secondary capacity when compared to the principle vegetation. Pruning of the above vegetation is not considered to represent an effective long-term arboricultural solution and should not be considered as a reliable or effective alternative.

Please refer to tables 1 & 2 for details of management prescriptions. Monitoring should establish the efficacy of the prescribed works. However, a review of recommendations may be required if stability is not satisfactorily restored.

Replacement planting is considered appropriate, however species and location(s) to be agreed by all concerned prior to commencement of re-planting; further advice available.

### Marishal Thompson Group

Clarendon House, Shenley Road, Borehamwood, Herts, WD6 1AG  
t: 08702 416180 f: 08702 414339 e: office@marishalthompson.co.uk w: www.tree-iq.com

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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?	Yes
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	Ash	3	22	4.6	C - Insured	Remove	Remove and treat stump to inhibit regrowth. Tree has large fruiting bodies all around base of tree.
T2	Acer	3	15	4.6	C - Insured	Remove	Remove and treat stump to inhibit regrowth.
T12	Oak	3	20	4.55	A - Third Party Westfield	Remove	Remove and treat stump to inhibit regrowth.
TG6	Prunus x2 trees. DBH 15-25cm.	1	12	5.17	A - Third Party Westfield	Remove	Remove and treat stump to inhibit regrowth.
TG5	Hawthorn x6	1	6	1.25	B – Local Authority	Maintain as detailed	Remove the 3 closest trees to the front left corner of the property. Do not allow retained vegetation to exceed current dimensions.
<b>Age Cat:</b> 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property and may represent a heavy risk							

### 6.2 Table 2 - Future Risk Recommendations

Tree No.	Species	Age Cat	Approx. Height (m)	Distance to Building (m)	Ownership	Action	Requirement
H1	Privet	1	2.2	1	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
S1	Bamboo	1	6	3.81	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
S2	Bamboo	1	4	0.6	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
SG1	Shrub/s x4 Privet x2 Hawthorn x1 Holly.	1	1.2	1	B - Local Authority	Action to avoid future risk	Do not allow to exceed current dimensions.
T3	Lime	1	5	5.08	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
T4	Lime	1	15	6	A - Third Party No 9 Kidderpore Avenue.	Action to avoid future risk	Crown reduce by 30% all around pruning in accordance with BS3998. Maintain at reduced dimensions by repeat pruning back to previous reduction points on a strict 3-year cycle.

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T5	Oak	1	20	7.5	A - Third Party No 9 Kidderpone Avenue.	Action to avoid future risk	Crown reduce by 30% all around pruning in accordance with BS3998. Maintain at reduced dimensions by repeat pruning back to previous reduction points on a strict 3-year cycle.
T6	Oak	1	20	5.46	A - Third Party No 9 Kidderpone Avenue.	Action to avoid future risk	Crown reduce by 30% all around pruning in accordance with BS3998. Maintain at reduced dimensions by repeat pruning back to previous reduction points on a strict 3-year cycle.
T7	Acer	3	20	6.26	C - Insured	Action to avoid future risk	Crown reduce by 30% all around pruning in accordance with BS3998. Maintain at reduced dimensions by repeat pruning back to previous reduction points on a strict 3-year cycle.
T8	Horse Chestnut	1	25	15	A - Third Party No 9 Kidderpone Avenue.	Action to avoid future risk	Do not allow to exceed current dimensions.
T9	Prunus x2 Stems. DBH 20-30cm.	1	7	8	A - Third Party No 9 Kidderpone Avenue.	Action to avoid future risk	Do not allow to exceed current dimensions.
T10	Laurel	1	4.5	0.43	C - Insured	Action to avoid future risk	Remove and treat stump to inhibit regrowth.
T11	False Acacia	3	18	17	A - Third Party No 296 Finchely Road.	Action to avoid future risk	Do not allow to exceed current dimensions.
TG1	Mixed Species Group (H) Privet x 2. Elder x 1.	1	4	2.44	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions.
TG2	Cabbage tree	1	5	5.58	C - Insured	No Action	No Works
TG3	Mixed Species Group (H) Ash x 3. Elder x 3. Hawthorn x 1. Holly x 1.	2	12	2	C - Insured	Action to avoid future risk	Remove Hawthorn and closet x2 Elder Trees. Crown reduce Ash trees and remaining Elder by 30% all around pruning in accordance with BS3998. Maintain at reduced dimensions by repeat pruning back to previous reduction points on a strict 3-year cycle. Do not allow Holly to exceed 3m max height.
TG4	False Acacia	3	18.5	24.88	C - Insured	Action to avoid future risk	Do not allow to exceed 20m height.
TG7	Lime	1	16	13	B - Local Authority	Action to avoid future risk	Crown reduce closest Lime tree by 30% all around pruning in accordance with BS3998. Maintain at reduced dimensions by repeat pruning back to previous reduction points on a strict 3-year cycle. Do not allow remaining Lime trees to exceed current dimensions. x6 Lime trees
TG8	Mixed Species Group (H) Acer x 1. Lime x 10.	1	12	7	B - Local Authority	Action to avoid future risk	Crown reduce by 30% all around pruning in accordance with BS3998. Maintain at reduced dimensions by repeat pruning back to previous reduction points on a strict 3-year cycle. Do not allow to exceed current dimensions.
TG9	Lime x2 trees. DBH 40-55cm.	1	14	14	B - Local Authority	Action to avoid future risk	Do not allow to exceed current dimensions.
<b>Age Cat:</b> 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property and may represent a heave risk							

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## 7. Site Plan



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

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## 8. Photographs



TG8 - Mixed Species Group (H)



T11 - False Acacia



TG4 - False Acacia



T12 - Oak



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TG6 - Prunus



TG7 - Lime



T12 - Oak



T1 - Ash

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General Site



T7 - Acer



Insured Garden - Back

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**Date:** 30/03/2009

**Property:** Croftway House, 298 Finchley Road, London, NW3 7AG

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

Insured Property Tree Works	£Quote required
Third Party Tree Works	£Quote required
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 Table 1 and Table 2.
- 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.

**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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