

**Subsidence Management Services**

3 Smith Way, Grove Park  
Enderby  
Leicester  
LE19 1SX  
United Kingdom

T: +44 (0) 330 380 1054  
F: +44 (0) 330 380 1051  
E: [subsidenceclaimsunits@uk.innovation-group.com](mailto:subsidenceclaimsunits@uk.innovation-group.com)  
[www.innovationpropertyuk.com/subsidence](http://www.innovationpropertyuk.com/subsidence)



UNITED KINGDOM

Owner/Occupier of  
153 Gloucester Avenue  
London  
NW1 8LA

26 May 2017

**By Recorded Delivery**

Dear Owner/Occupier,

**Our Reference: IFS-EIG-SUB-16-0065046**

Our Principal's Insured: Mr Billand

Subsidence Damage at: 159 Gloucester Avenue, London, NW1 8LA

Subsidence Management Services has been appointed by Ecclesiastical to investigate the cause of structural damage at the above property.

Please note that this letter and the requests within it, are written on behalf of the insurers of the above property and not at the instigation of the owners and we hope it will not disrupt otherwise good neighbourly relations.

We enclose an arboricultural report which states future risk recommendations. please note that vegetation within the boundary of your property is not implicated in the current damage, however has the potential to influence the property in the future should the recommended action not be undertaken.

This vegetation has been identified and the recommended maintenance detailed as:

T2 Plane (London) tree re-pollard back to point of previous reduction and maintain thereafter on a strict 2 to 3 year cycle.

This letter can be produced as evidence that you were told about the risk of future damage being caused by this vegetation and advised to take the recommended action.

If you choose not to control your vegetation as detailed within the Arboricultural Report we recommend that you advise your own Insurer as this may affect your position on liability for compensation in the future.

If you have any queries about this letter please do not hesitate to contact us on the telephone number below we will be happy to discuss any queries you may have.

Thank you in advance for your co-operation.

Yours faithfully,

Nicola Shaw Subsidence Management Services

Direct Dial: 0330 380 1053 ext 4063

Enc: Arboricultural Report

Have you received great service from one of our team?  
Nominate them for a **WOW! Award** at [www.innovationpropertyuk.com/wow-awards](http://www.innovationpropertyuk.com/wow-awards)





# Arboricultural Consultancy for Ecclesiastical Insurance Group

## 5. Technical Synopsis

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

The footings of the subject property are within the normally accepted influencing distance of vegetation on site.

We have therefore 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.

In assessing the potential drying influence of the vegetation on site, we have considered species profile, normally accepted influencing distance and the position of vegetation relative to the observed damage.

Based on our observations on site and with due regards to species profile, T1 (Plane (London)) is considered the dominant feature and accordingly we have identified it as the principal cause of the subsidence damage.

With due regards to species profile, the size and proximity of this tree is consistent with the location of damage and mechanism of movement.

Considering engineers conclusions, results of site investigations and our observations on site, vegetation management is considered appropriate with a view to restoring stability.

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 recommend a program of management as listed by this report.

Vegetation management in the form of tree removal and appropriate stump treatment would offer the most certain and reliable long-term solution.

However, we understand for the case engineer that in this instance the policyholder has elected to have the area of damage underpinned; consequently, prescribing the removal of vegetation to mitigate the current movement / damage is no longer deemed to be appropriate.

Given the above advice from engineers, we would suggest that works to the vegetation identified in section 6.2 are undertaken so as to provide the best possible soil conditions (for the restoration of stability) and aid the long-term retention of vegetation.

We recommend the efficacy of the management recommendations be qualified by means of further monitoring to confirm stability.

Please note that the footing of the insured property fall within the anticipated rooting distance of additional vegetation which we believe presents a foreseeable risk of future damage and accordingly we have made recommendations in respect of this.

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?	See Above
Is replacement planting considered appropriate?	See Above
Would DNA profiling be of assistance in this case?	No

## 6.0 Recommendations

### 6.1 Current Claim Requirements

There are no Current Claim recommendations assigned at the present time.

# Arboricultural Consultancy for Ecclesiastical Insurance Group

**Note:** This report is intended for use between the client, Environmental Services 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 A Billand	Address	159 Gloucester Avenue, London, NW1 8LA		
Client	Subsidence Management Services	Contact	Nicola Shaw	Claim No.	IFS-EIG-SUB-16-0065046
ES Ref	SA-73134	Consultant	Giles Mercer	Contact No.	0330 380 1036
Report Date	11/04/2017				

**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 property is a four storey mid-terrace house. The site is generally level with no adverse topographical features. Damage relates to the rear elevation of the insured property. Please refer to the engineers report for a full description of the claim history and damage.

## 3 Technical Reports

In preparing our report we have had the benefit of the following technical investigations: Drain Report, Engineers Report

## 4 Action Plan

Mitigation	
Insured involved?	Yes
Local Authority involved?	No
Other third party Mitigation involved?	Yes
Recovery	
Is there a potential recovery action?	No

Treeworks	
Local Authority	Camden London Borough.
TPO / Conservation Area / Planning Protection Searches	Insured: Conservation Area Adjacent & Adjoining properties: TPO and Conservation Area
Additional Comments	
Awaiting Further Instructions.	

# Arboricultural Consultancy for Ecclesiastical Insurance Group

Date: 11/04/2017

Property: 159 Gloucester Avenue, London, NW1 8LA

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

Insured Property Tree Works	£0.00
Third Party Tree Works	£0.00
Provisional Sum	£0.00

- 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.
- 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 regrowth. 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 statutory tree protection status as notified by the Local Authority was correct at the time of reporting. It should be noted however that this may be subject to change and we therefore advise that further checks with the Local Authority MUST be carried out prior to implementation of any tree works. 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".**

2  
48

# Arboricultural Consultancy for Ecclesiastical Insurance Group



Photo5 (T3)



S1



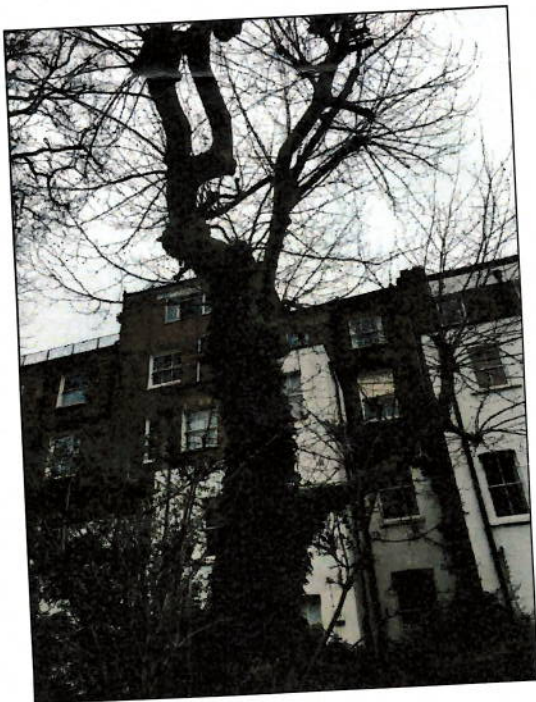
8. Photographs



T1



T1 and S1



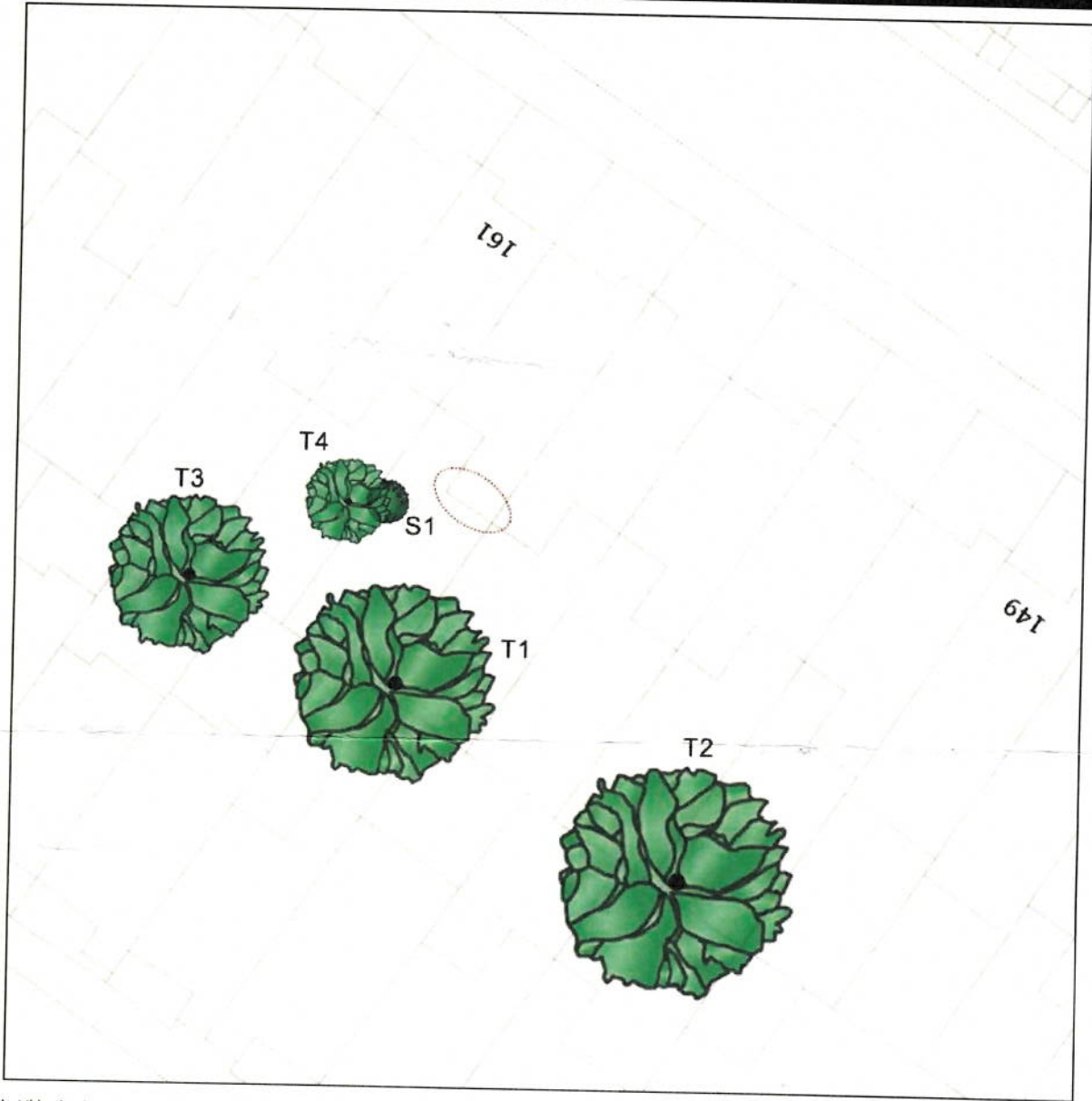
T1



T2



7. Site Plan



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

# Arboricultural Consultancy for Ecclesiastical Insurance Group

## 6.2 Future Risk Recommendations

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
S1	Privet	1	4	3	C - Insured	Action to avoid future risk	Do not allow to exceed current dimensions by way of regular pruning.
T1	Plane (London)	2	14	9	A - Third Party 157 Gloucester Avenue London NW1 8LA	Action to avoid future risk	Re-pollard back to point of previous reduction and maintain thereafter on a strict 2-3 year cycle.
T2	Plane (London)	2	22.5	18	A - Third Party 151 Gloucester Avenue London NW1 8LA	Action to avoid future risk	Re-pollard back to point of previous reduction and maintain thereafter on a strict 2-3 year cycle.
T3	Willow	1	11	15.3	A - Third Party 25 Chalcot Square London NW1 8YA	Action to avoid future risk	Do not allow to exceed current dimensions by way of regular pruning.
T4	Laurel (Bay)	1	3.8	3.8	A - Third Party 161 Gloucester Avenue London NW1 8LA	Action to avoid future risk	Do not allow to exceed current dimensions by way of regular pruning.

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 Environmental Services can undertake Land Registry Searches