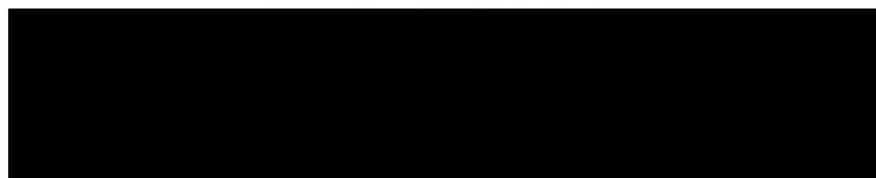


ARBORICULTURAL ASSESSMENT REPORT

For:	Client:	QuestGates Ltd
	Insurer:	
Site:	Policyholder:	
	Risk Address:	28 Montpelier Grove, London, NW5 2XD
Refs:	PRI Ref:	
	Client Ref:	
	Insurer Ref:	

Arborist Name:	Ross Lane	Date:	19/03/2019
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1.0 INTRODUCTION & BRIEF

- 1.1** Property Risk Inspection has been instructed behalf of the building insurers of the insured property. We have been advised that the insured property has suffered differential movement and damage that is considered to have been caused by trees growing adjacent to the property influencing soils beneath its foundations.
- 1.2** We have been instructed to undertake a survey of the vegetation growing adjacent to the insured property in order 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 to the risk address has been surveyed from the ground. 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 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.
- 2.2** Recommendations do not take account of any necessary permission (statutory or otherwise) that must be obtained before proceeding with any tree works.
- 2.3** Recommendations do not take account of any requirements for survey or mitigation relating to European or other protected species, e.g. bird nesting or bats. Land owners must obtain their own professional advice in respect of any protected species.



3.0 DISCUSSION AND ANALYSIS

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. As plants abstract water from the clay soil, the soil volume will 'shrink' and 'swell' during the summer 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, shrinkage will occur. 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 or pruning as appropriate, are proven techniques that can control 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 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.

3.4 Evidential framework

The engineer has determined on a preliminary basis the damage to the property, its location and the likely mechanism of movement, and has concluded that the building failure is related to differential subsidence damage caused as a result of the action of vegetation.

Where a factual geotechnical report has been completed, this will describe the below ground foundation design, soil and geotechnical conditions, as well as any root identification where available.



4.0 CONCLUSIONS AND RECOMMENDATIONS

4.1 Recommendations

On the basis of our 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.

Where felling has been proposed, this will be on the basis that the vegetation in question would not respond well to a severe reduction in leaf area that would inevitably lead to decay, the development of potential hazards, and an annual or other on-going management commitment and cost.

If pruning is recommended, the specification will be designed to allow continual ease of re-pruning with a reasonable prospect of a reduction in soil water use.

4.2 Recommended vegetation management to address the current subsidence:

Tree No:	Species	Works Required
T1	Loquat	Fell and treat stump.
CG1	Ivy	Fell and treat stump.
CG2	Mixed species group	Remove section of Shrub group to allow a minimum clearance of 8m from the side and rear of the property. No work to remaining Shrubs in group. (Total 6m in length approx). Treat stumps.
T2	Willow	Fell and treat stump.

4.3 Recommended vegetation management to address health and safety risk:

Tree No:	Species	Works Required
S3	Elder	Fell and treat stump.

5.0 STATUTORY CONTROLS

London Borough of Camden has confirmed that the implicated vegetation is subject to a or Conservation Area controls.



6.0 APPENDIX 1: TREE TABLES





Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
STG1	Unknown	Mature	DDDD	0.1	0	250*	1*	N	Subject to recent management.	No work required.			79 Falkland Road London NW5 2XB	P3P
CG1	Ivy	Mature	Fair	2.3	0.4	45	1*	Y	Subject to past management. Very limited visibility, ownership unclear, group may originate from neighbouring property.	Fell and treat stump.			79 Falkland Road London NW5 2XB	P3P



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
CG2	Mixed species group	Mature	Fair	2.2	4.50*	20*	2.1	Y	No significant recent management. Garden severely overgrown, behind large boundary wall/fence. limited visibility. Note to third party - Only partial visibility on group during survey. If land owner suspects Japanese knotweed is present in group, this should be confirmed/ruled out separately and managed and treated in the correct manner.	Remove section of Shrub group to allow a minimum clearance of 8m from the side and rear of the property. No work to remaining Shrubs in group. (Total 6m in length approx). Treat stumps.		Species include ivy, Russian vine.	81 Falkland Road London NW5 2XB	P3P
CG3	Mixed species group	Early Mature	Fair	3	0.50	30	6.6	N	Subject to recent management.	No work required.		Species include potato vine, lonicera	28 Montpelier Grove London NW5 2XD	PH
C1	Wisteria	Semi-Mature	Fair	2.3	0.30	40	4.8	N	Subject to recent management.	No work required.			28 Montpelier Grove London NW5 2XD	PH



Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
S1	Elder	Semi-Mature	Fair	3*	3.0*	50*	2.5*	N	No significant recent management.	No work required.			77 Falkland Road London NW5 2XB	P3P
S2	Mahonia	Mature	Fair	2.5	1.0	25	9.9	N	No significant recent management.	No work required.			28 Montpelier Grove London NW5 2XD	PH
S3	Elder	Mature	Poor	5	4.50	140	3.5	N	Subject to past management. Decay evident in lower stems. Beside footpath.	Fell and treat stump.		tree to be removed due to health and safety.	28 Montpelier Grove London NW5 2XD	PH
T1	Loquat	Mature	Fair	7*	4*	140	3.4	Y	No significant recent management. Apparent twin stem tree	Fell and treat stump.			77 Falkland Road London NW5 2XB	P3P
T2	Willow	Mature	Fair	9	7.0	380*	8.3	N	Subject to past management.	Fell and treat stump.		Due to the size, location and species characteristics we feel that this tree is rooting USF and should be removed.	28 Montpelier Grove London NW5 2XD	PH

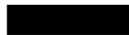


Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T3	Plane (London)	Mature	Fair	15*	7.0	500*	19*	N	Subject to recent management.	No work required.			15 or 15a Leighton Crescent London NW5 2QY	UKN
TG1	Lime	Mature	Fair	17*	8	400*	17*	N	Subject to past management. Limited visibility, figures and tree placement approximate	No work required. X2 trees			10-14 Leighton Crescent London NW5 2QY (multiple occupancies)	UKN
SG1	Mixed species group	Semi-Mature	Fair	2.2*	2*	45*	2.8	N	Subject to past management.	No work required.		Species include mahonia, viburnum	77 Falkland Road London NW5 2XB	P3P
SG2	Mixed species group	Early Mature	Fair	6*	3.0*	70*	7*	N	No significant recent management. Limited visibility, figures and tree placement approximate.	No work required.		species include elder, sycamore, cotoneaster	81 Falkland Road London NW5 2XB	P3P



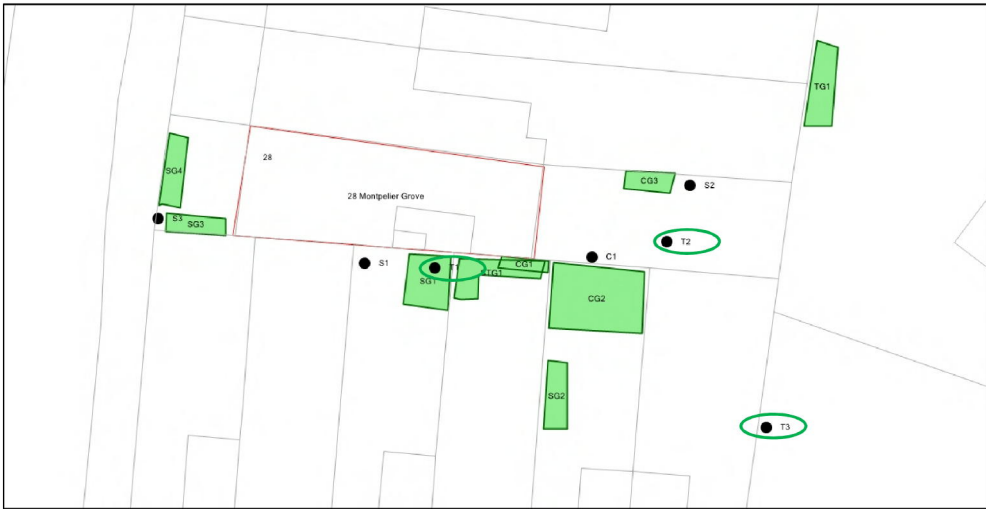
Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
SG3	Privet	Mature	Fair	4.5	1.0	60	1.7	N	Subject to past management.	No work required.		Note to client - If any of the cracking located in the front bay is believed to be subsidence related, then this group should be removed.	28 Montpelier Grove London NW5 2XD	PH
SG4	Laurel	Early Mature	Fair	2.1	0.8	50	4.5	N	Subject to recent management.	No work required.			28 Montpelier Grove London NW5 2XD	PH

* Value is estimated



7.0 APPENDIX 2: SITE PLAN





Location:	28 Montpelier Grove, London, NW5 2XD
Job Ref:	██████████
Survey Date:	19 th March 27, 2019 - NTS
By Property Risk Inspection - Insurance Services	
Crown copyright 2016. License number ██████████	

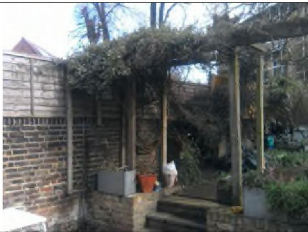



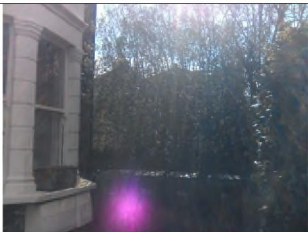


8.0 APPENDIX 3: SITE PHOTOGRAPHS



	
SG1 - Mixed species group	SG1 - Mixed species group
	
S1 - Elder	T1 - Loquat
	
T1 - Loquat	STG1 - Unknown
	
CG1 - Ivy	CG2 - Mixed species group
	
CG2 - Mixed species group	C1 - Wisteria



	
CG3 - Mixed species group	CG3 - Mixed species group
	
S2 - Mahonia	T2 - Willow
	
T2 - Willow	T3 - Plane (London)
	
TG1 - Lime	SG2 - Mixed species group
	
SG3 - Privet	S3 - Elder



S3 - Elder



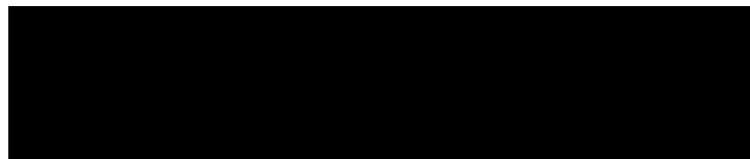
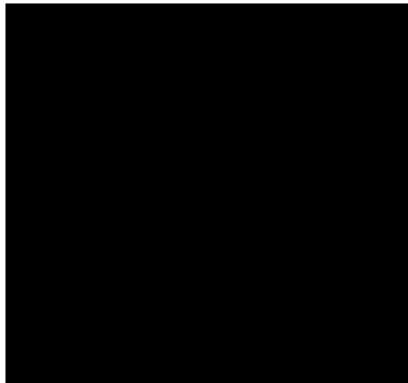
SG4 - Laurel



SG4 - Laurel



Property Risk Inspection



Property Services



Insurance Services



Planning Services



Consumer Services



Data Services