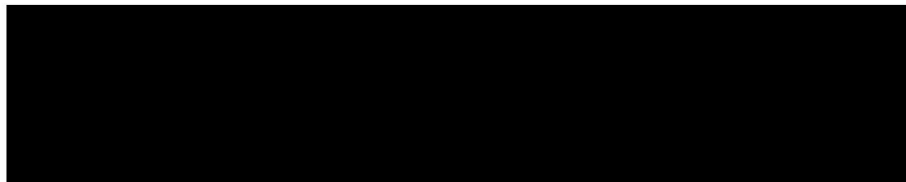


ARBORICULTURAL ASSESSMENT REPORT

For:	Client:	Questgates	
	Insurer:	AXA Commercial	
Site:	Policyholder:	Renate Marie Charlotte Prince	
	Risk Address:	60 Fitzjohns Avenue, London, NW3 5LT	
Refs:	PRI Ref:		
	Client Ref:		
	Insurer Ref:		

Arborist Name:	Will Hinde	Date:	10/10/2019
QC:	Margaret MacQueen	Date:	12/11/2019



CONTENTS

1.0 INTRODUCTION & BRIEF	3
2.0 LIMITATIONS.....	3
3.0 DISCUSSION AND ANALYSIS	4
4.0 CONCLUSIONS AND RECOMMENDATIONS.....	5
5.0 STATUTORY CONTROLS	5
6.0 APPENDIX 1: TREE TABLES	6
7.0 APPENDIX 2: SITE PLAN.....	12
8.0 APPENDIX 3: SITE PHOTOGRAPHS.....	14



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	Horse Chestnut	Fell and treat stump.
T2	Birch (Silver)	Fell and treat stump.
T4	Acer	Fell and treat stump.

5.0 STATUTORY CONTROLS

Camden Council has confirmed that none of the implicated vegetation is subject to a Tree Preservation Order but there are 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
TG1	Privet	Early Mature	Fair	6	3.0*	140	2.5	N	No significant past tree works.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
TG2	Horse Chestnut	Mature	Good	25*	12*	800*	30.5	N	Subject to past management.	No work required.		2 mature Horse chestnuts	58 Fitzjohns Avenue London NW3 5LT	P3P
TG3	Mixed species group	Mature	Fair	23	8*	500*	28	N	No significant past tree works.	No work required.		One Horse chestnut and one Sycamore	Flat 1-2 62 Fitzjohn's Avenue London NW3 5LT	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
TG4	Horse Chestnut	Early Mature	Fair	16*	6*	498	9.3	N	No significant past tree works.	No work required.		Two mature Horse chestnut trees.	60 Fitzjohns Avenue London NW3 5LT	PH
T1	Horse Chestnut	Mature	Fair	18.5	8*	440	2.1	Y	Subject to past management.	Fell and treat stump.			60 Fitzjohns Avenue London NW3 5LT	PH
T2	Birch (Silver)	Mature	Poor	14	6*	350	2.2	Y	Subject to past management.	Fell and treat stump.			60 Fitzjohns Avenue London NW3 5LT	PH
T3	Elder	Mature	Fair	10.7	6	220	2.4	N	No significant past tree works.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
T4	Acer	Early Mature	Fair	5.5	4*	80*	3.5	N	Subject to past management.	Fell and treat stump.			60 Fitzjohns Avenue London NW3 5LT	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
T5	Laurel (Portuguese)	Mature	Fair	11	6*	240	6.8	N	Subject to past management.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
T6	Laurel (Bay)	Early Mature	Fair	4.3	3.0*	110*	11	N	Subject to past management.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
T7	Birch (Silver)	Mature	Fair	15	8	500*	10	N	Subject to past management.	No work required.			58 Fitzjohns Avenue London NW3 5LT	P3P
T8	Oak (English)	Mature	Good	30	15.0*	1000*	20	N	Subject to past management.	No work required.			58 Fitzjohns Avenue London NW3 5LT	P3P
T9	Indian Bean Tree	Semi-Mature	Good	9.5	3.0*	180	25	N	No significant past tree works.	No work required.			60 Fitzjohns Avenue London NW3 5LT	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
T10	Birch (Silver)	Mature	Good	25	6*	420	28	N	No significant past tree works.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
T11	Pine (Corsican)	Mature	Good	20.5	8*	500*	14	N	Subject to past management.	No work required.			Flat 1-2 62 Fitzjohn's Avenue London NW3 5LT	P3P
T12	Lilac	Early Mature	Fair	3*	3.0*	40	2.3	N	Subject to past management.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
T13	Tree of Heaven	Early Mature	Fair	16*	7.0*	350	4.7	N	Subject to past management.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
T14	Plane (London)	Mature	Good	20*	10*	550*	13.3	N	Subject to past management.	No work required.			Local Authority	LA
T15	Whitebeam	Semi-Mature	Fair	6*	3.0*	200*	14	N	Subject to past management.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH



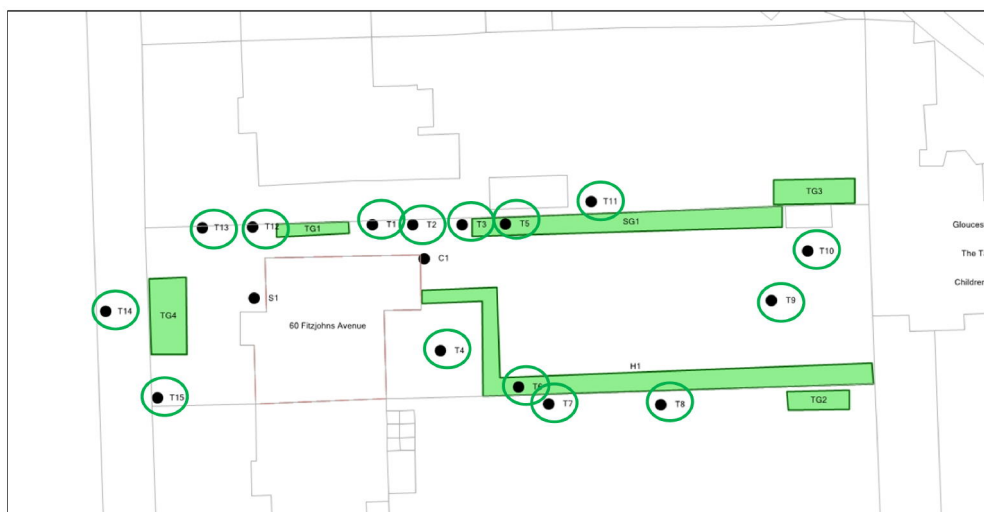
Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
C1	Wisteria	Young	Good	2.5*	2.50*	30*	0.1	N	No significant past tree works.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
S1	Choisya	Semi-Mature	Good	2.6	1.50	30*	2.3	N	No significant past tree works.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH
SG1	Mixed species group	Semi-Mature	Good	3*	2	50*	4	N	Subject to past management.	No work required.		Lilac, Rowan, Elder, Hazel, Philadelphia, Choisya and Fatsia	60 Fitzjohns Avenue London NW3 5LT	PH
H1	Privet	Semi-Mature	Good	1.5	0.50*	10*	0.1	N	Subject to past management.	No work required.			60 Fitzjohns Avenue London NW3 5LT	PH

* Value is estimated



7.0 APPENDIX 2: SITE PLAN



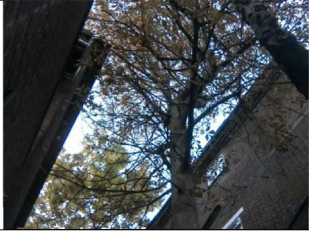


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Job Ref:	139896
Survey Date:	10/10/2019 - NTS
By Property Risk Inspection - Insurance Services	
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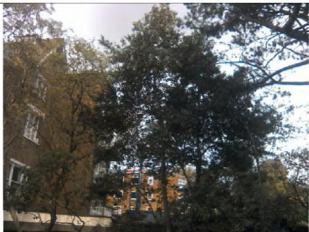
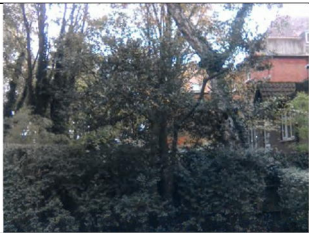
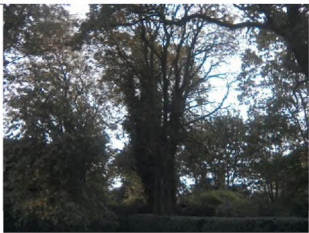
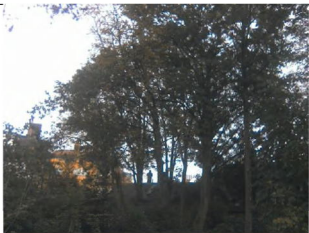
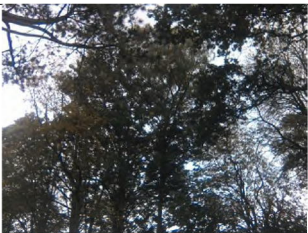


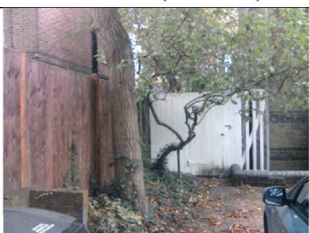
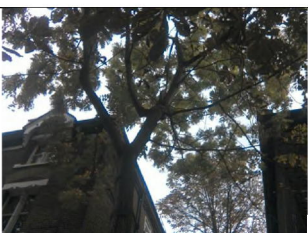
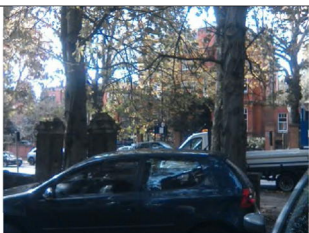
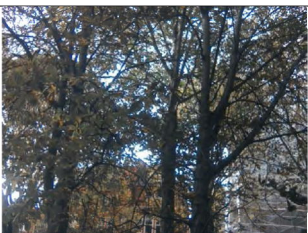
8.0 APPENDIX 3: SITE PHOTOGRAPHS

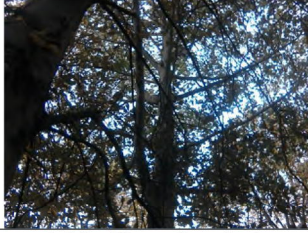


	
TG1 - Privet	T1 - Horse Chestnut
	
T1 - Horse Chestnut	T2 - Birch (Silver)
	
T2 - Birch (Silver)	T3 - Elder
	
T3 - Elder	C1 - Wisteria
	
T4 - Acer	T5 - Laurel (Portuguese)

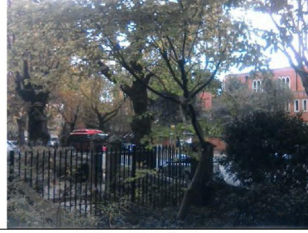


	
T5 - Laurel (Portuguese)	SG1 - Mixed species group
	
H1 - Privet	H1 - Privet
	
T6 - Laurel (Bay)	T7 - Birch (Silver)
	
T8 - Oak (English)	T8 - Oak (English)
	
TG2 - Horse Chestnut	T9 - Indian Bean Tree
	

TG3 - Mixed species group	T10 - Birch (Silver)
	
T10 - Birch (Silver)	T11 - Pine (Corsican)
	
T11 - Pine (Corsican)	T12 - Lilac
	
T13 - Tree of Heaven	T13 - Tree of Heaven
	
TG4 - Horse Chestnut	TG4 - Horse Chestnut
	
S1 - Choisya	T14 - Plane (London)



T14 - Plane (London)

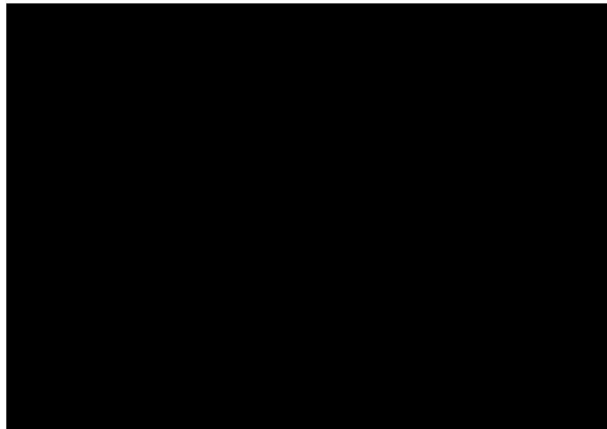


T15 - Whitebeam



Property Risk Inspection

L I M I T E D



Property Services



Insurance Services



Planning Services



Consumer Services



Data Services