

17 DEC 2012

Arboricultural Consultancy for AXA Insurance

Note: This reduced format report is an initial appraisal only and may have been produced without the benefit of site investigations. It is intended for use between the client, Marishal Thompson Group and any parties detailed within the report. It is based on the assumption that Engineers are satisfied that current damage is due to clay shrinkage subsidence attributable to vegetation.

1. Case Details

Insured	Mr & Mrs Baker	Address	97 Sutton Road, Waterlooville, Hampshire, PO8 8PT		
Client	Crawford & Company	Contact	Julia Charlton	Claim No.	SU1200800
MT Ref	LS/2802121436/JB	Consultant	Joseph Blackwell	Contact No.	08702 416 180
Report Date	27/03/2012				

Scope of Report: To survey the property and determine significant vegetation contributing to subsidence damage, make recommendation for remedial action and initiate mitigation action. The survey does not make an assessment for decay or hazard evaluation.

2. Property and Damage Description

The insured structure is a 2 storey semi-detached house. It has been extended with a single-storey extension to the rear. The property occupies a level site with no adverse topographical features.

Damage relates to the rear extension where cracking indicates downward movement.

3. Technical Reports

In preparing our report we have had the benefit of the following technical investigations:

Engineers Report ☒

4. Action Plan

Mitigation	
Insured Involved?	No
Local Authority involved?	No
Other third party Mitigation involved?	Yes

Treeworks	
TPO / Conservation Area / Planning Protection Searches	Insured: None Third Party: TPO
Additional Comments	
Awaiting Further Instructions.	

5. Technical Synopsis

This report is based upon our understanding at the time of visiting the property that Crawford & Company's engineers have concluded that damage is due to clay shrinkage subsidence exacerbated by vegetation.

We have been instructed to advise on the likely causal vegetation and to deliver management proposals which will provide ongoing stability and allow repairs to be undertaken.

The footings of the subject property fall within the anticipated rooting range of a significant number of trees, many with the capacity to be influencing soil moisture values below foundation level.

Vegetation is therefore judged to have the potential to be exerting a contributory influence in respect of the current damage to the insured property.

Based on our site inspection, and taking account of vegetation location, relative to the focal area of movement / damage, it is our opinion that T2 (Oak) will be exerting the principal vegetative influence to the insured's property.

In our opinion, T1 (Oak) and T4 (Ash) also have the potential to be significant contributory factors in the damage, albeit in a secondary capacity to T2.

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The influence of the above vegetation is determined by size, known species characteristics and proximity relative to the area of damage; it's our opinion that this cohesive group will, on the balance of probability, be extending roots in proximity to the focal area of movement.

The remaining tree was recorded as future risk and should be managed as per the recommendations.

Two of the implicated trees are located in a neighbouring back garden and are therefore under third party ownership. T1 was found to be growing on the boundary between 95 & 97 and was considered to be jointly owned. The insured however informed us that the neighbour at 95 believes the tree to be under her ownership. This may require further investigation and/or a land registry search may assist.

All of the trees to the rear of the property have been subject to past tree works. The trees were deemed to be of some individual merit but views by the public are limited given the overall stature of the trees.

We have been informed by engineers and the insured that all of the implicated trees to the rear of the property are the subject of a TPO. Should this be confirmed a full set of site investigations will be required before the Local Authority will validate the TPO application. This information must include, as well as this report: 1. Measurement of the extent and distribution of vertical movement using level monitoring. However, where level monitoring is not possible, the applicant should state why and provide crack-monitoring data. The data provided must be sufficient to show a pattern of movement consistent with the presence of the implicated tree(s). 2. A profile of a trial/bore hole dug to identify soil characteristics and foundation type and depth 3. The sub-soil characteristics including soil type (particularly that on which the foundations rest), liquid limit, plastic limit and plasticity index. 4. The location and identification of roots found. Where identification is inconclusive, DNA testing should be carried out 5. Proposals and estimated costs of options to repair the damage (TPOs a guide to the law and good practice Section 6.40C).

Given the above information, we believe a program of vegetation management is appropriate with a view to restoring stable conditions.

In order to mitigate current damage and allow for soils beneath the property to recover to a position where effective repairs can be implemented we recommend the above trees be removed.

Vegetation management in the form of tree removal and appropriate stump treatment will help to promote the restoration of long-term stability to the insured property; pruning should not be considered as an alternative solution given the overall stature of the trees and proximities involved.

Please refer to Section 6.0 for full details of management prescriptions.

Monitoring should establish the efficacy of the prescribed works. However, a review of recommendations may be required on receipt of further site investigations, ongoing monitoring data or if stability is not satisfactorily restored.

Replacement planting is considered appropriate however due consideration must be given to the ultimate size of the replacement, known species characteristics and future management. Species selection should be appropriate for the chosen site and ultimate tree height should not exceed 75% of the available distance to built structures.

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?	See above
Would DNA profiling be of assistance in this case?	No

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6.0 Recommendations : Current Claim

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	Oak	3	13	11.5	A - Third Party 95 & 97 Sutton Road Waterlooville Hampshire PO8 8PT	Remove	Remove.
T2	Oak	3	10	13*	A - Third Party 99 Sutton Road Waterlooville Hampshire PO8 8PT	Remove	Remove.
T4	Ash	3	15	12.5	A - Third Party 99 Sutton Road Waterlooville Hampshire PO8 8PT	Remove	Remove.
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 Marishal Thompson can undertake Land Registry Searches

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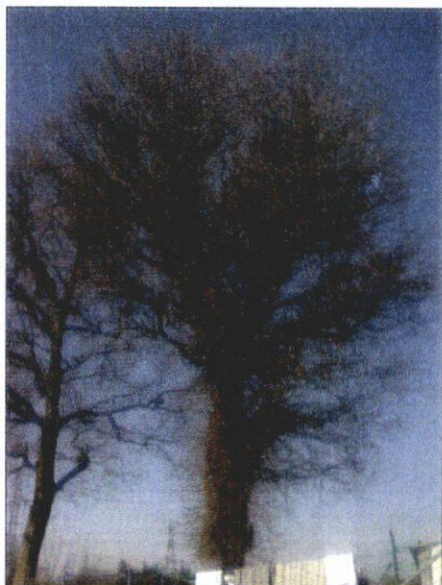
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7. Site Plan

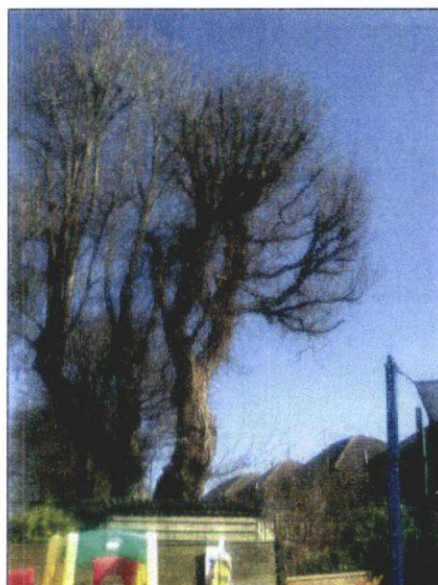


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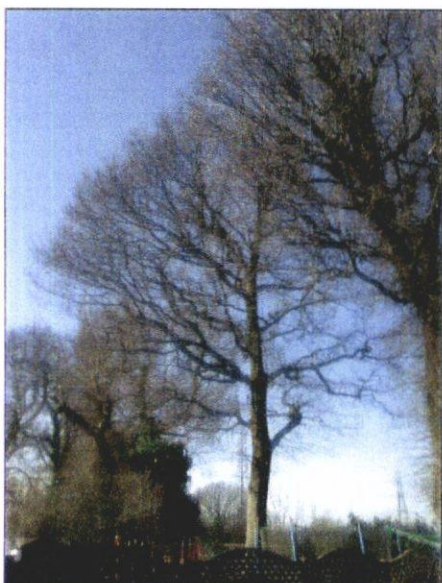
8. Photographs



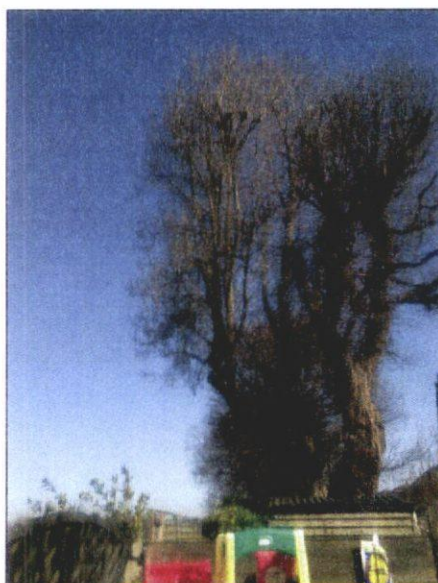
T1 - Oak



T2 - Oak



T3 - Oak



T4 - Ash

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Date: 27/03/2012

Property: 97 Sutton Road

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

Insured Property Tree Works	£450
Third Party Tree Works	£1500
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 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 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.
- Stump removal is not included within the above price, and would be an additional charge if required. Where this is requested please note that responsibility cannot be accepted for damage to underground services unless these are identified prior to the works being undertaken.
- 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 intended as a preliminary appraisal of vegetation influence on the property and assumes 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, where relevant, 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.

Any connection between the structural damage to the property and trees will require the clear identification of shrinkable clay soils below foundation depths. Following tree works we recommended that the building be monitored to establish the effectiveness of the works. Should sufficient stability not be achieved this may be indicative of the fact that an Arboricultural solution is not possible in isolation.

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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