

01 November 2023

Our Ref: 72229022

Mr Anthony Ridler  
6 Windrush Close  
Ickenham  
Uxbridge  
UB10 8EJ

Dear Mr Ridler,

**Insurance Claim  
6 Windrush Close, Ickenham, Uxbridge, UB10 8EJ**

We are instructed to act on behalf of your insurance company, Ageas Insurance Ltd in respect of damage caused by subsidence to your property.

We enclose the Arboricultural Survey prepared for our client and draw your attention to the findings of the report where you will note that in their professional opinion, the vegetation that is likely to be contributing to the subsidence is located on your property.

The report also details the recommended works to reduce or remove the impact of the vegetation on the soil in order that repairs can be carried out to reinstate your property to a pre-loss condition.

If applicable, recommendations have also been made to try and prevent future damage and these will be detailed in Table 2. These are not a contributory factor in the current damage but have the potential to influence the property in the future should the recommendations not be adhered to.

It is a condition of your insurance policy that you take every step possible to reduce losses arising from a claim and part of this obligation is to take steps such as this to remove the cause of the damage.

Please confirm your ownership of the vegetation detailed as being under your ownership in the enclosed report and your agreement to the works outlined in Table 2 of the Arboricultural Report.

We can confirm that your insurer will not cover the cost of these works. We ask that you source a suitably qualified Tree Surgeon to undertake the works and confirm to us once complete. Trees may be protected by a Tree Preservation Order or a

Conservation Area and this will need to be checked with the Local Authority prior to works being undertaken.

We shall be contacting all owners of the vegetation listed in the enclosed Arboricultural Report to advise them of the works that are required to vegetation under their control. Our letters advise that we are contacting them on behalf of your Insurers and that this should not affect neighbourly relations.

It is important to appropriately manage your remaining stump(s) as failure to do so could lead to regrowth of your vegetation and further occurrences of damage in the future and the potential withdrawal of cover by your Insurers.

Please do not hesitate to contact us if you have any queries about this letter.

When replying please make sure our reference is in the subject line of the email.

Yours sincerely

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Encs: *Site Investigations*