



Property Risk Inspection  
LIMITED

# ARBORICULTURAL ASSESSMENT REPORT



## Risk Address:

14 Watford Road, Northwood, Middlesex, HA6 3NR


## For:

**Client:** Sedgwick International UK  
**Insurer:** Esure Insurance

**Client Ref:** 6856747  
**Insurer Ref:** 4004310769

 **Policy holder:** Mr Arif Sayani

 **PRI Ref:** 240503

 **Arborist:** Dennis Larbalestier

 **Survey Date:** 16/09/2022

 **Revised Date:** 12/12/2022

 **QC:** Margaret MacQueen

 **QC Date:** 24/09/2022



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## **1.0 INTRODUCTION AND BRIEF**

- 1.1** Property Risk Inspection has been instructed on 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
T2	Oak	Fell and treat stump.

## 5.0 STATUTORY CONTROLS

London borough Hillingdon council's website has confirmed that the implicated Oak vegetation is subject to a Tree Preservation Order and there are no 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
ST1	Cypress	N/A	DD	0.5	0*	0	5.2	N	felled as per previous instruction 16/9/22	No work required.		tree felled, stump is half a metre in height	14 Watford Road Northwood Middlesex HA6 3NR	PH
ST2	Magnolia	N/A	DD	0	0*	0	4.2	N	Felled as per previous recommendation. checked 16/9/22	No work required.		stump removed by PH	14 Watford Road Northwood Middlesex HA6 3NR	PH
ST3	Holly	N/A	DD	0	0*	0	0.9	N	felled as per previous instruction 16/9/22.	No work required.			14 Watford Road Northwood Middlesex HA6 3NR	PH
STG1	Mixed species group	N/A	DD	0	0	0	0.3	N	removed as per previous recommendation. checked 16/9/22	No work required.			14 Watford Road Northwood Middlesex HA6 3NR	PH

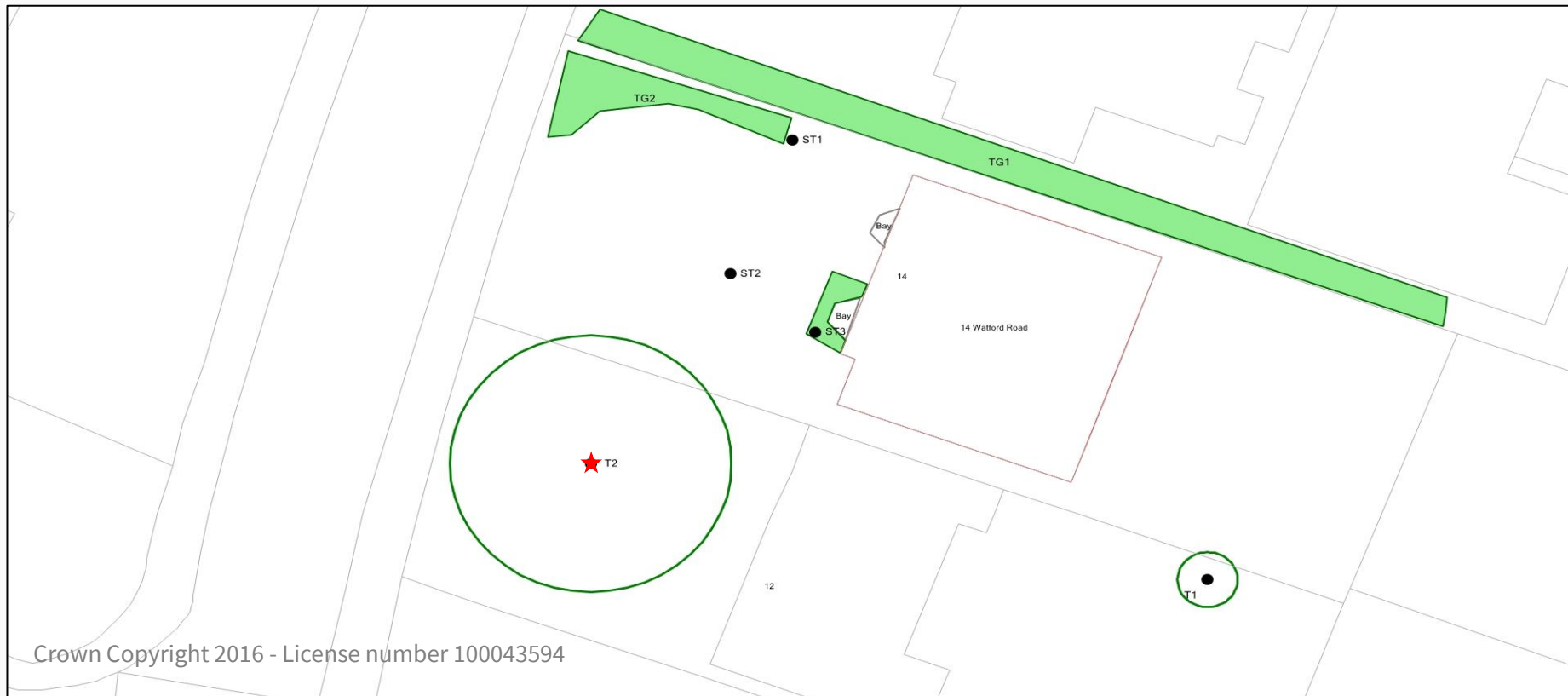


Tree No	Common Name	Age Class	Condition	Height (m)	Crown Spread (m)	Stem diam. (mm)	Dist to bldg. (m)	Roots Implicated	Pruning history	Recommendation	Tree work constraints	Notes	Owner address	Owner
T1	Birch	Mature	Fair	14.7	3.0*	250	11.5	N	Subject to past management.	No work required.		checked and agreed 16/9/22.	12 Watford Road Northwood Middlesex HA6 3NR	P3P
T2	Oak	Mature	Fair	17.3	14*	1080	16.1	Y	Subject to past management, but not been reduced as per 2019 recommendation. checked 16/9/22	Fell and treat stump.	TPO. parking on drive.	Oak roots implicated. influencing distance is between 13 and 30 metres. TPO tree. recommended 16/9/22	12 Watford Road Northwood Middlesex HA6 3NR	P3P
TG1	Mixed species group	Mature	Fair	13.6	3.50*	300	1*	N	Subject to recent management.	No work required.		Species include cypress, hawthorn, privet, holly, and beech. Checked and agreed 16/9/22	16 Watford Road Northwood Middlesex HA6 3NR	P3P
TG2	Mixed species group	Mature	Fair	13	4*	260	6.7	N	Subject to recent management.	No work required.		Species include cypress, laurel, and oak. checked and agreed 16/9/22	14 Watford Road Northwood Middlesex HA6 3NR	PH

\* Value is estimated



## 7.0 APPENDIX 2: SITE PLAN



**Location:** 14 Watford Road, Northwood, Middlesex, HA6 3NR

**Job Ref:** 240503

**Survey Date:** 16/09/2022 – NTS

By Property Risk Inspection - Insurance Services

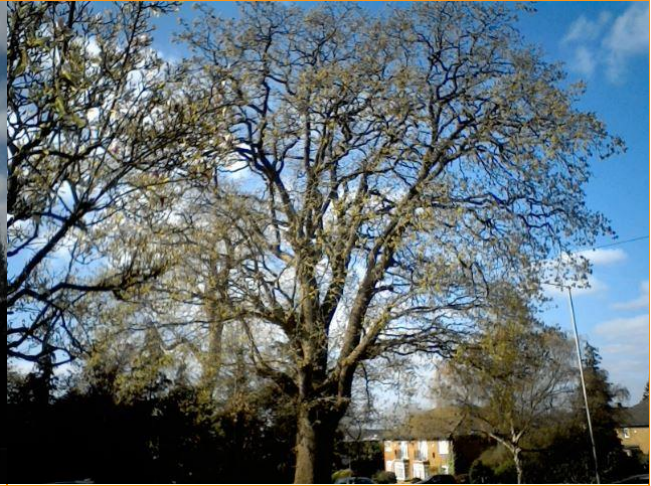




## 8.0 APPENDIX 3: SITE PHOTOGRAPHS



T1 - Birch



T2 - Oak



STG1 - Mixed species group



ST3 - Holly



ST2 - Magnolia



TG1 - Mixed species group



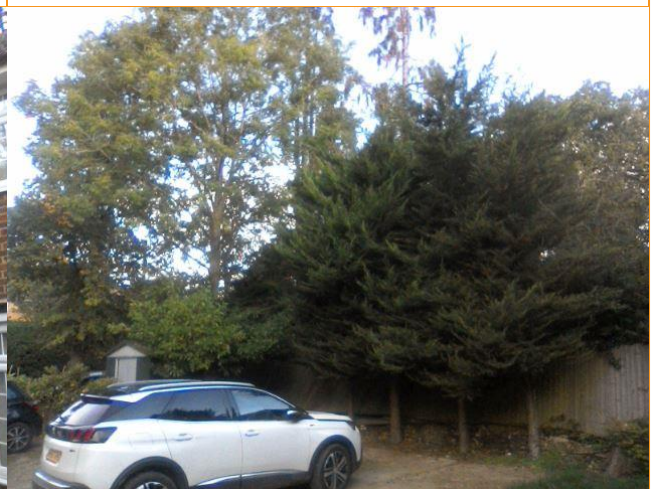


TG2 - Mixed species group

ST1 - Cypress



TG1 - Mixed species group



TG2 - Mixed species group



ST1 - Cypress

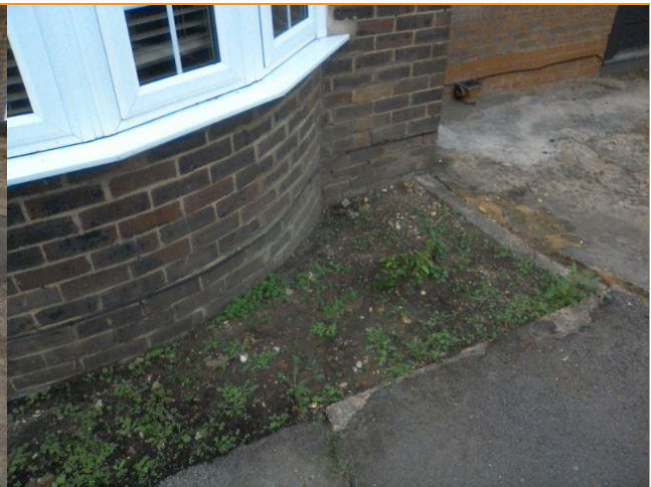


ST2 - Magnolia

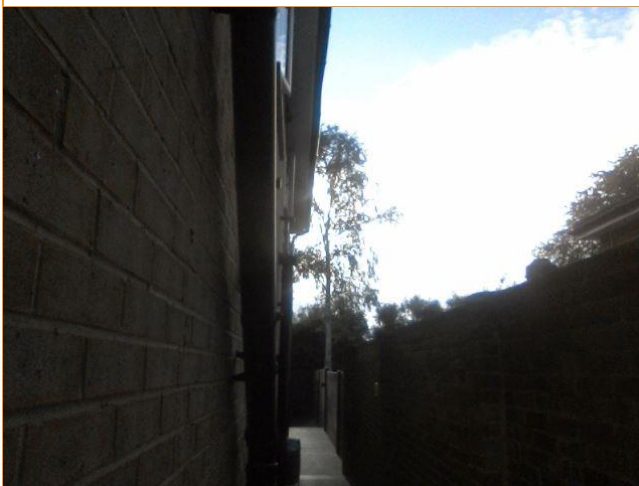




STG1 - Mixed species group



ST3 - Holly



T1 - Birch



T2 - Oak



Return of damage - front elevation



Front of property



# Property Risk Inspection LIMITED

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