Introduction

Acting on instructions from B Maule & Co Ltd, the insured property was visited on 20/04/2023 to assess the potential role of vegetation in respect of subsidence damage.

We are instructed to provide opinion on whether moisture abstraction by vegetation is a causal factor in the damage to the property and give recommendations on what vegetation management, if any, may be carried out with a view to restoring stability to the property. The scope of our assessment includes opinion relating to mitigation of future risk. Vegetation not recorded is considered not to be significant to the current damage or pose a significant risk in the foreseeable future.

This is an initial appraisal report and recommendations are made with reference to the technical reports and information currently available and may be subject to review upon receipt of additional site investigation data, monitoring, engineering opinion or other information.

This report does not include a detailed assessment of tree condition or safety. Where indications of poor condition or health in accessible trees are observed, this will be indicated within the report. Assessment of the condition and safety of third-party trees is excluded and third-party owners are advised to seek their own advice on tree health and stability of trees under their control.

Property Description

The property comprises a 2 storey detached house built in c.1950. It has been extended with two-storey and single storey extensions to the rear, the date of construction of the additions has not been advised.

External areas comprise gardens to the front and rear.

The site is generally level with no adverse topographical features.

Damage Description & History

Damage relates to the front bay windows and the left-hand flank where cracking indicates downward movement. Cracking is evident internally at the abutments of the bay windows and the front elevation of the main house. Horizontal and diagonal cracking to the walls and ceiling of the bathroom towards the front-left of the property was also observed.

There was a previous claim in 2008 which led to the installation a root barrier in the front garden.