Arboricultural Consultancy for Aviva

Note: This report is intended for use between the client, Environmental Services and any parties detailed within the report. It is based on the understanding at the time of visiting the property that Engineers are satisfied that damage is attributable to clay shrinkage subsidence exacerbated by vegetation.

1. Case Details

Insured	Mrs Katy Moyle	Address	7 Farman Close , Woodley, Reading , RG5 4XF		
Client	Subsidence Management Services	Contact	Chris Sherwin	Claim No.	IFS-AVI-SUB-25-0121606
ES Ref	SA-257460	Consultant	Andrew Cayley	Contact No.	0330 380 1036
Report Date	02/01/2026				

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

2. Property and Damage Description

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

We understand that the current damage relates to the front elevation and left-hand flank of the insured dwelling, where cracking indicates downwards 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?	Yes
Local Authority involved?	Yes
Other third party Mitigation involved?	No
Recovery	
Is there a potential recovery action?	Yes

Treeworks	
Local Authority	Wokingham District Council
TPO / Conservation Area / Planning Protection Searches	Awaiting Searches from LA
Additional Comments	
Awaiting Further Instructions. A potential recovery action has been identified. Engineers should consider focusing investigations to strengthen factual evidence for disclosure to third party tree owners.	

5. Technical Synopsis

This report is based upon our understanding at the time of visiting the property that Subsidence Management Services have concluded, on a preliminary basis, that the current damage is due to differential foundation movement exacerbated by moisture abstraction from vegetation growing proximate to the property's foundations.

We have therefore been instructed to assess the potential for vegetation to be influencing soil moisture levels beneath the foundations of the property and, if deemed appropriate provide management proposals which will return long-term stability and allow effective repairs to be undertaken.

The potential drying influence of the vegetation on site, has been considered based on an assessment of overall size, species profile and the proximity of vegetation relative to the advised area of damage.

Based on our observations on site, it is our opinion that the footings of the subject property are within the normally accepted influencing distance of vegetation on site, thereby indicating the potential for the advised damage to be the result of clay shrinkage subsidence exacerbated by the moisture abstracting influence of vegetation.

With due regards to species profile, size and proximity, TG1 (Mixed species group) is considered the dominant feature proximate to the focal area(s) of movement and accordingly, where vegetation is confirmed as being causal, we have identified it as the primary cause of the current subsidence damage.

The Cypress (T1) cannot be discounted as contributing to the overall level of soil drying proximate to the advised area of damage and is therefore also considered to be exerting a contributory influence, albeit in a limited / localised capacity when compared to TG1.

The size and proximity of the above vegetation is consistent with the advised location(s) of damage and it is our opinion, on balance of probability, that roots from the above vegetation will be in proximity to the footings of the insured property.

The size and proximity of the above vegetation is consistent with the advised location(s) of damage and it is our opinion, on balance of probability, that these trees will most likely be adversely influencing soil volumes below foundation level.

Note: additional minor vegetation has been noted on site and, depending on trial-pit location may be identified within future site investigations; however, unless specifically identified within this report, these plants are not deemed material to the current claim nor pose a significant future risk.

Given the above and considering the suspected mechanism of movement, in order to mitigate the current damage thereby allowing soils beneath the property to recover to a position such that an effective engineering repair solution can be implemented, we recommend a program of vegetation management as detailed by this report.

Please refer to Section 6 for management prescriptions.

The primary causal vegetation has been noted to under the ownership / control of the Local Authority, who should be notified of the current building damage and requested to implement a programme of effective vegetation management to mitigate soil dying (from TG1) below the subject property.

Given the above, we accept that it is for those third parties (who have the expertise) to determine how they should prevent ongoing damage and nuisance; management options could include complete removal followed by replacement planting, crown reduction in accordance with BRE IP7/06 followed by re-pruning on a maximum three yearly cycle (but frequently biennially) or pollarding (where appropriate).

With respect to T1, we have advocated its complete removal as it will offer the most certain / reliable arboricultural solution likely to restore long-term stability.

We recommend the role of vegetation and the efficacy of the management option(s) chosen be qualified by means of monitoring.

Whilst replacement planting is considered appropriate, due consideration must be given to the ultimate size of the replacement and future management requirements. Species selection should be appropriate for the chosen site and consideration must be given to the ultimate size of the replacement species and any future management requirements.

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

6.0 Recommendations

6.1 Current Claim Requirements

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	Cypress	1	4.7	2.1	C - Insured	Remove	Remove close to ground level.
TG1	Mixed species group	3	15.6	7.2	B - Local Authority	Maintain as detailed	See section 5. (x4 Oak, x1 Ash).
Age Cat: 1 = Younger than property; 2 = Similar age to the property; 3 = Significantly older than property							

* Estimated

6.2 Future Risk Recommendations

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
HG1	Mixed species hedge	1	3.6	0.5	B - Local Authority	Action to avoid future risk	Undertake a scheme of appropriate vegetation management so as to effectively mitigate future subsidence risk. Any pruning undertaken should be in accordance with BRE IP7/06 and repeated on a 3-year (max) basis to be deemed as effective. Includes Acer, Blackthorn, Cornus and Cotoneaster. Note: section along left flank of house / garage reduced to c2.5m.
S1	Elder	3	4.3	9.6	A - Third Party	No action	No works.
SG1	Mixed species shrubs	1	1.5	0.4	C - Insured	Action to avoid future risk	Maintain at broadly current dimensions by way of regular pruning. (Aucuba and Pyracantha).
T2	Oak	3	16.2	17	B - Local Authority	Action to avoid future risk	Undertake a scheme of appropriate vegetation management so as to effectively mitigate future subsidence risk. Any pruning undertaken should be in accordance with BRE IP7/06 and repeated on a 3-year (max) basis to be deemed as effective. Distance stated relates to main house, tree 9m to garage.
T3	Oak	3	14.3	9.5	B - Local Authority	Action to avoid future risk	Undertake a scheme of appropriate vegetation management so as to effectively mitigate future subsidence risk. Any pruning undertaken should be in accordance with BRE IP7/06 and repeated on a 3-year (max) basis to be deemed as effective.
T4	Birch (Silver)	1	12.6	13.5	A - Third Party	No action	No works.
TG2	Cherry (Wild)	3	11.8	13.7	B - Local Authority	Action to avoid future risk	Maintain at broadly current dimensions by way of regular pruning.
TG3	Mixed species group	3	7.8	12.7	C - Insured	Action to avoid future risk	Maintain Norway maple below 9.5m max height by way of regular pruning; no works required to Japanese Cherry.
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 Environmental Services can undertake Land Registry Searches

7. Site Plan



Please note that this plan is not to scale. OS Licence No. 100043218

8. Photographs



TG2 - Cherry



SG1 - Mixed species shrubs



Rear garden view looking towards TG3 and T4



T4 - Birch (Silver)



S1 - Elder



Insured garden -rear

Arboricultural Consultancy for Aviva



HG1 - Mixed species hedge



T3 - Oak



TG1 - Mixed species group (Oak with single Ash)



T2 - Oak



View looking towards TG1 wigh T3 to its rear



HG1 - Mixed species hedge

Arboricultural Consultancy for Aviva



General site



T1 - Cypress and SG1 - Mixed species shrubs

Date: 02/01/2026 Property: 7 Farman Close , Woodley, Reading , RG5 4XF

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

Insured Property Tree Works	£720.00
Third Party Tree Works	£0.00
Provisional Sum	£0.00

- 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 tree works 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.
- Trees are removed as near as possible to ground level, stump and associated roots are not removed or included in the price.
- Where chemical application is made to stumps it cannot always be guaranteed that this will prevent future regrowth. 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 an appraisal of vegetation influence on the property and is made on the understanding that 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 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.

Following tree surgery we recommended that the building be monitored to establish the effectiveness of the works in restoring stability.

The influence of trees on soils and building is dynamic and vegetation in close proximity to vulnerable structure should be inspected annually.

The statutory tree protection status as notified by the Local Authority was correct at the time of reporting. It should be noted however that this may be subject to change and we therefore advise that further checks with the Local Authority MUST be carried out prior to implementation of any tree works. Failure to do so can result in fines in excess of £20,000.

Our flagging of a possible recovery action is based on a broad approach that assume all third parties with vegetation contributing to the current claim have the potential for a recovery action (including domestic third parties). This way opportunities do not “fall through the net”; it is understood that domestic third parties with no prior knowledge may be difficult to recover against but that decision will be fully determined by the client.

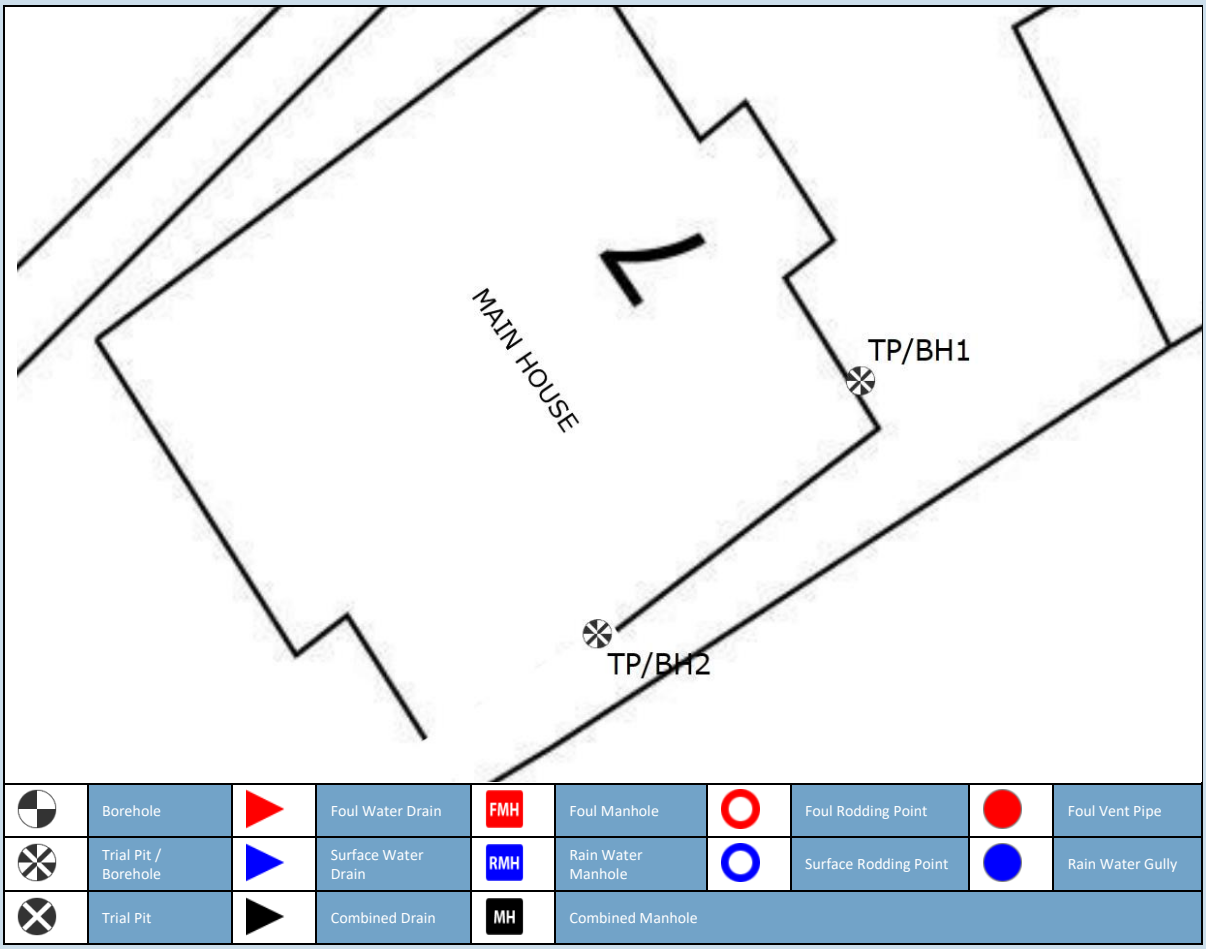
A legal Duty of Care requires that all works specified in this report should be performed by qualified, arboricultural contractors who have been competency tested to determine their suitability for such works in line with Health & Safety Executive Guidelines. Additionally all works should be carried out according to British Standard 3998:2010 *“Tree Work. Recommendations”*.

GEOTECHNICAL
for SMS (AVI, PRE)

7 Farman Close, Woodley, Reading, RG5 4XF

Client:	SMS (AVI, PRE)
Client Contact:	Chris Sherwin
Client Ref:	IFS-AVI-SUB-25-0121606
Policy Holder:	Mrs Katy Moyle
Report Date:	11 January 2026
Our Ref:	C85240G37395

Site Plan

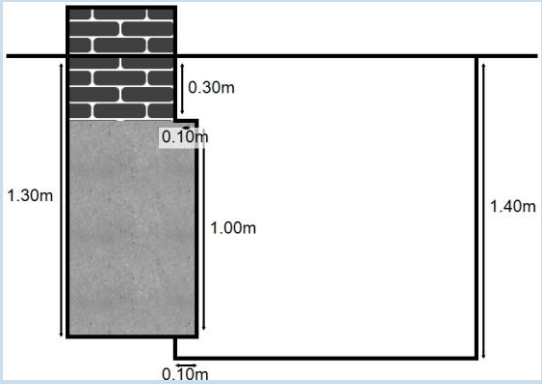


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TP/BH1 Foundation Detail and Borehole Log

Foundation Detail

House foundation comprised of brick wall to 300mm bgl, bearing on concrete to 1300mm bgl, with a total projection of 100mm from the elevation. Underside of foundation (USF) was exposed to 100mm back from the face of the foundation and probed 300mm back from the face of the foundation.



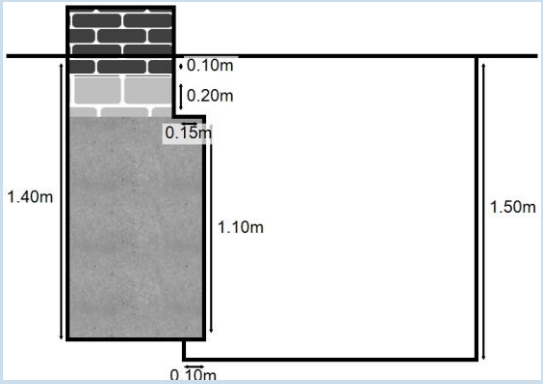
WS	Samples Type	Samples Depth (m)	Tests Type	Tests Depth (m)	Tests Results	Legend	Stratum Description and Observations
						0	STONES.
							Stiff orangish brown gravelly CLAY. Gravel is fine to medium gravel.
						0.5	
						1.0	
	R D	1.40 - 2.40 1.40 - 1.90	PEN	1.40	HP=3.2 (3.0,3.5,3.0,3.5,3.0)	1.5	Stiff orangish brown mottled grey gravelly CLAY. Gravel is fine to medium gravel.
	D	1.90 - 2.40	PEN	1.90	HP=3.8 (3.5,4.0,4.0,3.5,4.0)	2.0	
	D	2.40 - 2.90	PEN	2.40	HP=3.8 (4.0,4.0,3.5,4.0,3.5)	2.5	Very stiff orangish brown mottled grey silty sandy gravelly CLAY. Gravel is fine to medium gravel.
	D	2.90 - 3.40	PEN	2.90	HP=2.7 (2.5,3.0,3.0,2.5,2.5)	3.0	Firm orangish brown mottled grey silty sandy gravelly CLAY. Gravel is fine to medium gravel.
	D	3.40 - 4.00	PEN	3.40	HP=1.6 (1.0,1.5,2.0,1.0,2.5)	3.5	Soft orangish brown mottled grey silty sandy gravelly CLAY. Gravel is fine to medium gravel.
						4.0	-- End of borehole at 4.00m -- Trial pit excavated to 1.40m bgl. Borehole completed by mech window sampler.

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TP/BH2 Foundation Detail and Borehole Log

Foundation Detail

House and extension foundations comprised of brick and blockwork wall to 300mm bgl, bearing on concrete to 1400mm bgl, with a total projection of 150mm from the elevation. Underside of foundation (USF) was exposed to 100mm back from the face of the foundation and probed 300mm back from the face of the foundation.



WS	Samples Type	Samples Depth (m)	Tests Type	Tests Depth (m)	Tests Results	Legend	Stratum Description and Observations
						0	PAVING SLAB.
							SCREED BEDDING.
							Firm brown gravelly CLAY. Gravel is fine to coarse gravel.
						0.5	
						1.0	
	R	1.50 - 2.50	PEN	1.50	HP=2.3 (2.5,2.5,2.0,2.5,2.0)	1.5	Firm orangish brown mottled grey silty sandy gravelly CLAY. Gravel is fine to medium gravel.
	D	1.50 - 2.00					
	D	2.00 - 2.50	PEN	2.00	HP=2.8 (3.0,2.5,3.0,3.0,2.5)	2.0	
	D	2.50 - 3.00	PEN	2.50	HP=2.1 (2.0,2.0,2.5,2.0,2.0)	2.5	
	D	3.00 - 3.50	PEN	3.00	HP=1.3 (1.5,1.0,1.5,1.0,1.5)	3.0	Soft orangish brown mottled grey silty sandy gravelly CLAY. Gravel is fine to medium gravel.
	D	3.50 - 4.00	PEN	3.50	HP=1.2 (1.0,1.0,1.5,1.0,1.5)	3.5	
						4.0	-- End of borehole at 4.00m --
							Trial pit excavated to 1.50m bgl. Borehole completed by mech window sampler.

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Site Observations

GENERAL:
Site Investigation works (TP/BH 1) undertaken on 8 January 2026 during dry weather (i.e. no rain).
Site Investigation works (TP/BH 2) undertaken on 8 January 2026 during dry weather (i.e. no rain).

HEALTH AND SAFETY:
Negative signal obtained in Power, Radio and Genny mode on the Cable Avoidance Tool (CAT) (TP/BH1).
Negative signal obtained in Power, Radio and Genny mode on the Cable Avoidance Tool (CAT) (TP/BH2).

FOUNDATIONS:
House foundation was exposed and the underside of foundation (USF) recorded to be 1.3m bgl (TP/BH 1).
House and extension foundations were exposed and the underside of foundation (USF) recorded to be 1.4m bgl (TP/BH 2).

ROOTS:
Roots encountered to 2.4m bgl (TP/BH 1).
Roots encountered to 2.5m bgl (TP/BH 2).

IN SITU TESTING:
Hand Penetrometer (PEN) undertaken at 1.4m bgl (TP/BH 1) within the window sampler and thereafter in the window sampler at maximum 0.5m intervals.
Hand Penetrometer (PEN) undertaken at 1.5m bgl (TP/BH 2) within the window sampler and thereafter in the window sampler at maximum 0.5m intervals.

WATER STRIKES:
A water strike (WS) was encountered in the clay at 3.4m bgl (TP/BH 1) with no standing water level (SWL) recorded after 10 minutes (TP/BH 1).

The groundwater observations do not necessarily indicate equilibrium conditions. It should be appreciated that groundwater levels are subject to both seasonal and weather induced variations. Other effects such as construction activities may also change groundwater levels.

Environmental Services

SOIL ANALYSIS

for Subsidence Management Services

7 Farman Close, Reading, RG5 4XF

Client:	Subsidence Management Services
Claim Number:	4503996970
Policy Holder:	Mrs Katy Moyle
Report Date:	10/02/2026
Our Ref:	L30415

Compiled By:

Name	Position	Signature
Saira Dougan	Laboratory Supervisor	

Checked By:

Name	Position	Signature
Bob Walker	Laboratory Manager	

Date samples received:	14-Jan-26
Water Content Test Date:	27-Jan-26
Atterberg Limits Test Date:	09-Feb-26
Suction Test Date:	10-Feb-26

UKAS TESTING

9265

Environmental Services

Notes relating to soils testing

Unless otherwise stated, all soil testing was undertaken by Environmental Services at 21 Coventry Road, Coleshill, B46 3BB for Subsidence Management Services, Bembridge House, 1300 Parkway, Solent Business Park, Whiteley, Fareham, Hampshire, England, PO15 7AE and all testing at these premises currently falls outside of UKAS accreditation.

Soil samples have been prepared in accordance with BS1377:Part 1: 2016 Section 7

Descriptions of soil samples within the laboratory have been undertaken generally in accordance with BS5930:2015. Descriptions of soil samples fall outside of the scope of UKAS accreditation and may have been shortened to remove tertiary components for ease of reference.

The graphical representation of 40% of the LL and the numerical representation of the modified plasticity index (mod. PI) fall outside of the scope of UKAS accreditation.

Following the issue of this soil analysis report, samples will be retained for at least 28 days should additional testing, or referencing, be required. It should be noted that any tests undertaken on soils retained subsequent to the issue of this report may not give an accurate indication of the in-situ conditions of the sample.

This Soil Analysis Report may not be reproduced, in part or in full, without written approval of the laboratory.

The results contained herein relate only to items tested and no others. Additionally as the laboratory is not responsible for the sampling process it takes no responsibility for the condition of the samples and all samples are tested "as received".

Where samples of the same test type are not tested on the same day, or the testing spans multiple days, the test date states the day of the final test or the test date of the final sample.

All information above the laboratory reference on the cover page of this report are as provided by the customer and the laboratory is not responsible for any errors or omissions therein.

Water Content Tests are undertaken in accordance with ISO 17892:Part 1:2014

The Liquid Limit test is undertaken in accordance with BS1377:Part 2:2022 using an 80g cone with a 30° tip. Sieve percentages reported in blue denote that the sample has been sieved otherwise it has been prepared from its natural state. Sieve percentage reported in BOLD denote that the sample has been oven-dried prior to testing.
Unless otherwise specified herein, the one-point cone penetrometer method has been used.

The Plastic Limit test and the determination of the Plasticity Index is undertaken in accordance with BS1377:Part 2:2022. Where a plastic limit has been denoted with an asterisk (*) then it has been derived from the liquid limit and has not been tested.

The Filter Paper Suction Test is undertaken in accordance with the BRE paper IP4/93 (corrected) ‘A Method of Determining the State of Desiccation in Clay Soils’

Unless otherwise stated the moisture content of the filter paper was determined after 7 days contact with the sample and the test was prepared from a remoulded disturbed sample.

The Filter Paper Suction Tests are conducted in a controlled environment within a temperature range of 18°C and 22°C

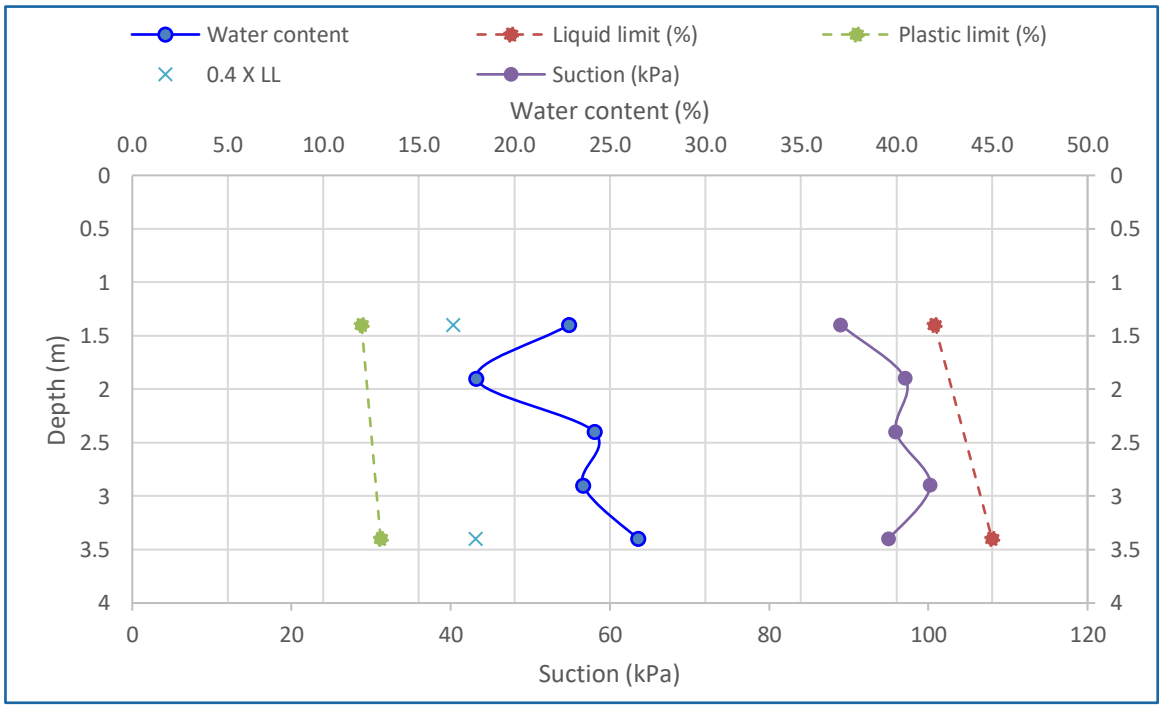
If you would like to provide feedback on this report or any laboratory services or performance, please complete the form below. All appropriate feedback will be used in the continual improvement of laboratory services.

Laboratory feedback form

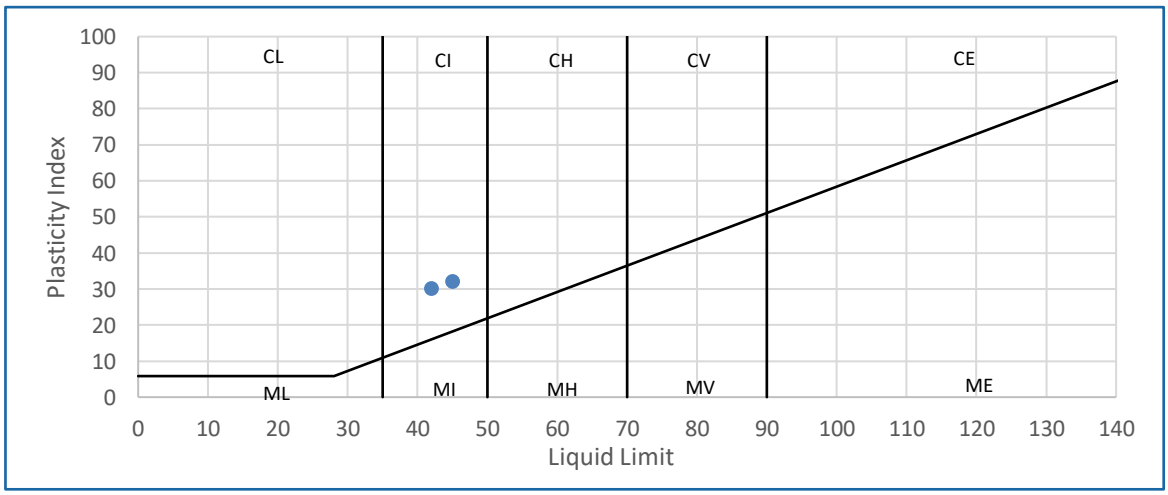
Environmental Services

Samples from BH1

Lab Ref	Depth (m)	WC (%)	LL (%)	PL (%)	PI (%)	.425 mm(%)	mod. PI (%)	Av. Suc. (kPa)	Description
1	1.4	22.8	42	12	30	77	23	89	Soft to firm brown, greyish brown, grey slightly gravelly CLAY
2	1.9	18.0						97	Soft to firm brown, greyish brown, grey slightly gravelly CLAY
3	2.4	24.2						96	Soft to firm brown, greyish brown, grey slightly gravelly CLAY
4	2.9	23.6						100	Soft to firm brown, greyish brown, grey slightly gravelly CLAY
5	3.4	26.5	45	13	32	72	23	95	Soft to firm brown, greyish brown, grey sandy, slightly gravelly CLAY



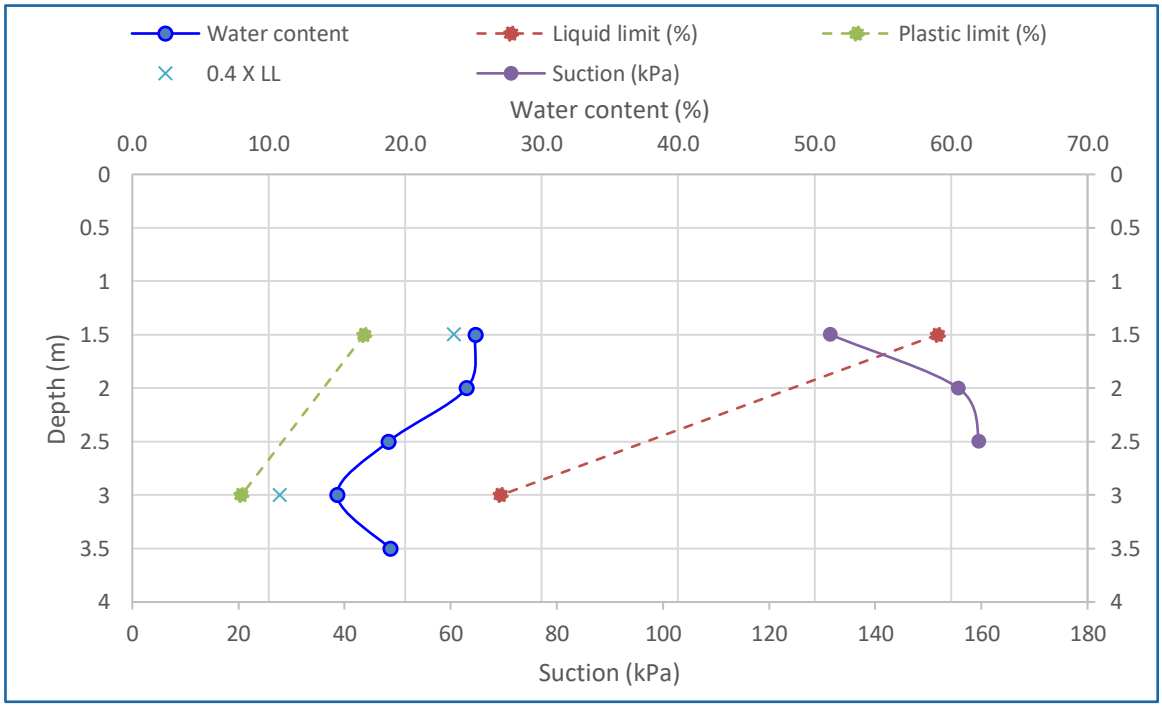
Plasticity Chart for Casagrande Classification



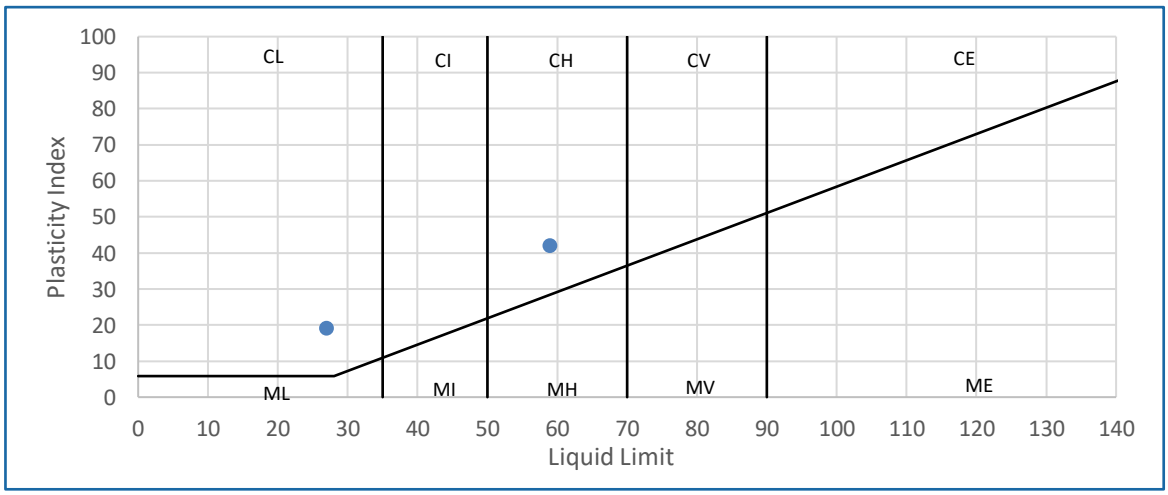
Environmental Services

Samples from BH2

Lab Ref	Depth (m)	WC (%)	LL (%)	PL (%)	PI (%)	.425 mm(%)	mod. PI (%)	Av. Suc. (kPa)	Description
6	1.5	25.2	59	17	42	77	32	132	Soft to firm brown, greyish brown, grey slightly gravelly CLAY
7	2	24.5						156	Soft to firm brown, greyish brown, grey slightly gravelly CLAY
8	2.5	18.8						160	Soft to firm brown, greyish brown, grey slightly gravelly CLAY
9	3	15.0	27	8	19	70	13		Moist brown slightly gravelly, very clayey SAND
10	3.5	18.9							Moist brown slightly gravelly, very clayey SAND



Plasticity Chart for Casagrande Classification



Deviating Samples

The table below details any samples deviating from laboratory procedure or deviating in condition to an extent whereby the validity of results may be affected. A test denoted "I" is likely to have had testing abandoned but where a test result has been provided a non-standard procedure may have been used, details of which will be provided upon request.

LAB REF	CONDITION	WC	ATT	SUC	OED
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Key

D	Delay in sample receipt
C	Contaminated sample
B	Sample not bagged correctly
S	Sample too sandy (unsuitable for testing)
G	Sample too gravelly (unsuitable for testing)
V	Sample too soft (unsuitable for preparation)
L	Sample too silty
I	Insufficient sample
O	Too much organic content (unsuitable for testing)
N	Non-standard procedure used
H	Sample depth too shallow
X	Testing result too similar to above sample

References

The following provides a brief interpretation of the test results by comparison of the results to published classifications. The Atterberg Limit test may be used to classify the plasticity of soils; the plasticity classes defined in BS5930:2015 "Code of Practice for Site Investigations" are as follows.

CL (ML)	CLAY and CLAY/SILT of Low plasticity
CI (MI)	CLAY and CLAY/SILT of Intermediate plasticity
CH (MH)	CLAY and CLAY/SILT of High plasticity
CV (MV)	CLAY and CLAY/SILT of Very High plasticity
CE (ME)	CLAY and CLAY/SILT of Extremely High plasticity
O	The letter O is added to prefixes to symbolise a significant proportion of organic matter.
NP	Non-plastic

The Plasticity Index (PI) Result obtained from the Atterberg Limit tests may also be used to classify the potential for volume change of fine soils, in accordance with the National House Building Council's standards - Chapter 4.2 (2003) "Building Near Trees", as summarised below.

Modified PI < 10	Non Classified.
Modified PI = 10 to <20	Low volume change potential.
Modified PI = 20 to <40	Medium volume change potential.
Modified PI = 40 or greater	High volume change potential.

The 2003 edition of Chapter 4.2 also permits use of the Plasticity Index without modification. The classifications for this are grouped by soil type (soils with similar visual soils description and using unmodified Plasticity Indices.

ROOT IDENTIFICATION
for SMS (AVI, PRE)

7 Farman Close, Woodley, Reading, RG5 4XF

Client:	SMS (AVI, PRE)
Client Contact:	Chris Sherwin
Claim Number:	4503996970
Client Reference:	IFS-AVI-SUB-25-0121606
Policy Holder:	Mrs Katy Moyle
Report Date:	26 January 2026
Our Ref:	R64010

Intec
Parc Menai, Bangor,
Gwynedd, North Wales
LL57 4FG
Tel: 01248 672652

Sub Sample	Species Identified		Root Diameter	Starch
TP/BH1:				
1.4-2.4m	Cupressaceae spp.	1	3 mm	Abundant
1.4-2.4m	*Quercus* spp.		1.5 mm	Abundant
TP/BH2:				
1.5-2.5m	*Quercus* spp.		3 mm	Abundant
1.5-2.5m	probably *Cornus* spp.	2	1.5 mm	Abundant

Comments:

1 - Plus 1 other also identified as Cupressaceae spp.
2 - Two roots the same.

Cupressaceae spp. include Lawson cypress, western red cedar, Monterey cypress, Leyland cypress and junipers.
Quercus spp. are oaks (both deciduous and evergreen).
Cornus spp. are dogwoods.

Signed: M D Mitchell

Unless we are otherwise instructed in writing, the above sample material will normally be disposed of 6 years after the date of this report.

SubsNetUK