



8 February 2021

Our reference: SU2003259

Miss Karen Burrage
37 Park Avenue South
Hornsey
London
N8 8LU

Dear Miss Burrage

Your Insurance Claim

I write to you with regards to your ongoing subsidence claim and would like to provide you with an update.

Please find enclosed a copy of the report prepared by MWA which details the tree management works required. Please accept my apologies for the delay in providing this to you.

You will see from the enclosed report that the following recommendations have been made in relation to your ongoing claim:

T2 Cypress – Remove (fell) to near ground level and treat stump to inhibit regrowth.

SG2 – Mixed spp. Group of mostly Euonymus, Jasmine & Bottlebrush – Remove (fell) all within 1.5m of the building to near ground level and treat stumps to inhibit regrowth.

As you will be aware T2 Cypress is currently protected by a Tree Preservation Order, and level monitoring will continue at this time to enable us to obtain evidence of ongoing seasonal movement. This will assist in a future application that will need to be submitted to request that the Preservation Order is removed.

SG2 is noted as being jointly owned with your neighbour at number 35. An initial letter has been issued to them seeking their cooperation, but to date a response has not been received. I would be grateful if you could confirm whether or not you are happy to discuss this with them directly and make the necessary arrangements for its removal. Whilst the cost of investigating and repairing the damage to your home is covered by your Insurer, the cost of vegetation removal is not, and this is something that you would need to arrange directly.

In addition to this I have reviewed the queries you have raised surrounding the spalling brickwork. At this stage we would advise against the full quoted repair being completed as this will now disturb the level monitoring stations that have been installed, and may distort the readings which are required to provide ongoing evidence to support a future application to the Council. However, I am informed there are a number of specialist products which can be painted on to bricks to prevent/slow down water absorption in the interim period, and this is something you should seek advice from, by the builders who have quoted for the permanent repairs for you, until such time that the monitoring exercise has been concluded.

Chartered Loss Adjusters

The following target dates are provided as a guide and may be subject to policy considerations or circumstances outside our control. Later dates are generally dependent upon earlier dates being achieved.

ACTION PLAN	TARGET DATES:
Completion of Tree Works	March 2022
Completion of Monitoring	April 2022
Collection of Policy Excess	May 2022
Start of Repairs	May 2022
Completion of Repairs	June 2022

I trust I have provided an overview of how your claim is likely to progress.

If you have any queries, please contact Lou Tickle on 0115 943 8293 or by email at subsidence@crawlco.co.uk.

Yours sincerely,

Lara Harrison Cert CII Cert CILA
Subsidence Division
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