

Removal of Oak Tree at School Bungalow, Erskine Road, Vigo, DA13 0RL

In August 2018 cracks appeared in the wall of our front bedroom. We contacted our insurance company who completed investigations and monitoring over a 19 month period and established that the damage was being caused by the tree roots from a Hornbeam Tree that was on our land and an Alder Tree that was on Vigo Parish Council's land. This subsequently opened a subsidence claim for which we had to pay £1000 excess. The findings of the investigations were that both trees needed to be removed to prevent further damage to our property. The Hornbeam was removed in March 2020, but Vigo Parish Council's Insurers refused to agree to remove the Alder despite being shown evidence that it was causing damage to our property. Our Insurers advised them that they would be held liable for the cost of underpinning or further repairs if the damage occurred again.

The repairs we completed in 2021 and the affected room was re-decorated.

In August 2022, the cracks reappeared. We contacted our insurers again and they re-opened the claim and performed further investigations and monitoring and found the roots from the Vigo Parish Council's Alder Tree and an Oak Tree that is on our driveway were causing the damage and both should be removed.

In light of this Vigo Parish Council's Insurers (AXA) agreed to remove the Alder Tree which took place in the last 2 weeks by Paul Agley the Gardening Contractor in Vigo.

Due to a miscommunication with our insurance company the request to remove the TPO to remove the Oak Tree on our land was overlooked.

This issue has been going on since 2018 and has been quite stressful at times as well as inconvenient and disruptive. My concern is that if the Oak Tree is not removed, the pattern will be repeated, the repairs will take place and then within a short period of time the

damage will recur. Out of all 3 of the original trees the Oak is the closest to the property so I was surprised that when the original investigations took place that the Oak wasn't responsible for the movement as well as the Alder and the Hornbeam. It is a huge tree and it's close proximity to the house is concerning. Not only is it causing damage to the property but to our driveway too which has started to sink.

We plan to use Paul Agley if he is available to remove the Oak Tree as he did such an impressive job of removing the huge Alder and we know that he has a sympathetic approach to the cause.

We are willing to plant a replacement tree if required.

I have attached photographs showing the size of the Oak Tree compared to our bungalow and the proximity of it, together with copies of some of the correspondence we have received from GHG Claim & Risk Solutions who are working on behalf of our Insurance Company. I am sure they will be happy to provide you with any further information you may require. Their contact details are on their correspondence.

Many thanks