

We are sure you are acutely aware that we are going through a very dry and hot period. With no obvious end in sight with the continuous hot weather we are sure you are concerned how this may affect you in terms of potential tree root liability claims.

Both the Liability Division and Subsidence Divisions of the Graham High Group Limited have been working closely to establish whether there has been an increase in subsidence cases and in short there has.

Since June 2018 there has been a 100% increase in the claims our Subsidence Division has received which is a good indicator as to whether we could expect to see an increase in Third Party property claims / tree root subsidence claims.

The Graham High Group Limited have been keeping a close watch on the MORECS data (Met Office Rainfall and Evapo–transpiration Calculation Systems) and 2018 has now overtaken two previous subsidence surge years in 1995 and 2003.

Rainfall in June 2018 was minimal compared to a monthly average of 54mm and July 2018 continued in the same vein. A surge normally depends on dry weather continuing through August with damage being noticed by Policyholders in the late summer / early autumn so the signs of clearly there, but we will need to wait and see. Concern in 2017 was proved unnecessary when rain started to fall in mid-July and continued through August 2017, however, no such change in weather conditions is expected at this stage.

Monitoring of our ongoing claims has shown recent increases in crack widths of up to 15mm where significant vegetation is in place and we are now seeing significant new clay shrinkage claims.

Given the very dry weather and the significant increase in crack widths and foundation movement, we are also working closely with our tree root barrier experts to establish whether there are any benefits in implementing re-hydration systems which can provide an immediate re-hydration of the soil and can mitigate the ongoing damage.

Given the increase in subsidence cases we expect it to be only a matter of time before Local Authorities are contacted by Buildings Insurers if vegetation is implicated in the damage. The Graham High Group Limited is both prepared and has the capacity for a possibly surge in claims.

In terms of mitigation measures, at this stage we recommend that any vegetation remains on a regular pruning regime in accordance with your own tree policy and any Third Party property damage claim caused by the effects of tree roots will be considered on a case by case basis and expect to see the necessary technical evidence from the Claimants Representatives.

Whilst this warning of a possible surge is directed to areas of the Country sat on clay, Local Authorities within areas of sand, gravel or chalk could also see an increase in subsidence cases however, these are unlikely to be as a result of tree root encroachment and these cases will again be dealt with on a case by case basis depending on the evidence presented.

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