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February 11, 2017

John Smith, Desk Adjuster
ABC Insurance

Delivered by email

Re: Insured: Teresa Jones; Claim no.: 004236956-011; Loss Location: 123 Apple St., Cary, NC 27511; D/O/L: 02/10/2017

Dear Mr. Smith,

Per your request, we had an ISA (International Society of Arboriculture) certified arborist, Mr. Joel Twist, inspect an approximately 20-inch-diameter, 90-foot-tall tulippoplar tree (*Liriodendron tulipifera*), hereinafter referred to as the "Tree," located at 123 Apple St. in Cary, NC (a property owned by the Insured, Mrs. Teresa Jones), which was reported as having failed and fallen onto a neighboring property and caused damage on or about February 10, 2017 (the "Loss Event").

Purpose

Our assignment was to determine what caused the loss of the Tree.

The inspecting arborist met with the Insured's husband, Mr. Raymond Jones, and performed a ground-level, visual inspection of the Loss Location and the Tree at approximately 5:30 PM EST on Friday, February 10, 2017.

Methods Used to Determine Loss

As an ISA-certified arborist, Mr. Twist is able to identify trees, as well as determine whether a tree is viable or needs to be removed, and what the cause of loss was. Mr. Twist is also able to advise on recommended treatments to repair, ameliorate, and sustain damaged trees, or on the removal of trees that cannot be salvaged, as well as estimate the costs for said treatments or removals. Please find attached **Exhibit A**, a collection of nine

photographs of the Tree and the Loss Location taken by Mr. Twist at the time of his inspection. His findings are summarized below.

Our conclusions are as follows:

1. The failure consisted of the Tree breaking-loose from the soil and uprooting, pulling the entire Tree and the uppermost section of its root system (its "rootplate") out of the ground, and then falling from the Insured's back yard across the Insured's wooden fence and into a neighboring property, striking the rear portion of the neighbor's house and heavily damaging the neighbor's back deck. Upon examining the Tree, the inspecting arborist found that it had been alive and basically healthy prior to the Loss Event. Apart from minor, minimal amounts of dead wood in the canopy, which is entirely normal and essentially universal in large, mature trees, the Tree showed no evidence of prior damage or particular stresses. The wood and bark of the trunk and exposed roots appeared sound and clean, with no significant defects or signs of substantial deterioration or decay.

The inspecting arborist determined that the Tree's uprooting most likely resulted from saturation of the surrounding soil due to heavy rains and storms which affected the Atlanta area prior to the Loss Event. When a plot of ground that is normally well-drained quickly becomes inundated and saturated with moisture, it can become temporarily less stable, weakening the attachment of a tree's root system and making it vulnerable to spontaneously heaving out of the ground. While the weather in the area was fairly calm on the actual date of loss, there had been periods of heavy rain and wind gusts up to 30 miles per hour recorded nearby periodically for a couple of days beforehand, which likely loosened and destabilized the Tree, leading to its eventual failure. The arborist noted that the area where the Tree was rooted is somewhat low-lying and on a substantial grade leading down to a significant watercourse, making it particularly susceptible to fluctuations in moisture levels and to retaining excess moisture for longer after a storm than a site on higher ground. So, considering all of the foregoing, the inspecting arborist believes that the Tree's failure was primarily caused by ground saturation, coupled with high winds preceding the Loss Event.

2. The inspecting arborist's opinion is that the Insured, the neighbor, or other non-arborists would not have been able to determine or anticipate that Tree was a particular hazard prior to the Loss Event. We are not aware of any notification provided to the Insured regarding the Tree's condition. The Tree would have had lush, green foliage prior to normal autumn leaf-drop, and would have given every appearance of being alive and basically healthy. While soil saturation is commonly understood by arboricultural and horticultural professionals as a factor that can elevate the risk of sudden tree failure, it is difficult for even an arborist to predict precisely beforehand, and an average non-arborist property owner would have no idea that the heavy rain could contribute to making a tree appreciably hazardous. Nothing about this Tree in its pre-failure condition would have given an average property owner any indication that the Tree was a particular threat or danger.

3. The Tree completely broke and failed in the Loss Event, and cannot be repaired or restored in any way. As such it is totally non-salvageable, and will need to be removed. The inspecting arborist estimated the price for removing the parts of the Tree that are still on Insured's property, cutting up to the property line to the extent feasible while allowing adequate clearance for the fence to be accessed and repaired, but not the portions of the Tree remaining on the neighboring property, plus grinding-out its stump and upturned rootplate and hauling and disposing-of all associated debris, at \$1,880.00 (pre-tax), as of the date of the inspection.
4. Disclaimer: While every effort has been taken to provide the most thorough and accurate snapshot of the Tree's current condition at the time of inspection, it is just that: a snapshot, a frozen moment in time. These findings do not guarantee future safety or viability nor are they predictions of imminent events. It is the responsibility of the property owner to adequately care for, or remove, the Tree by utilizing the proper professionals and to schedule future assessments in a timely fashion.

If you have any questions or comments, please contact me at your convenience at 919-538-2556, or by email at.

Sincerely,



Thomas Pope
Plant Data and Operations Manager

Cc: Doug Cowles, HMI

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