

From: Fiona Frecknall Fiona.Frecknall@unityins.co.uk 
Subject: 1st Sunningdale Scout Group
Date: 13 September 2017 at 16:18
To: enquiries@sunningdalescouts.org.uk



Hello Julian

Further to our telephone conversation and your subsequent email this morning.

The details provided have been submitted to the Underwriters for consideration. They have responded as follows:

“Thank you for your e mail, which has been discussed with our Claims team.

At this stage, not sure that there is much for us to say. Unless there is damage to insured property, which from the communication the Group do not identify any damage to the risk address.

On the contrary the concern appears to be to the property of their neighbour, and their liability to the neighbour in the event that the spread is not prevented, and the impact upon value. Hence, probably more a question for the Group's liability insurer than for us ?”.

I've gone back to them and pressed further whether they would pay for the control and removal of the knotweed and then if the knotweed causes damage to the Group's headquarters. Their further comments are as follows:

“In a similar fashion we would not pay for the removal of the trees from the insured property on the basis that they posed a theoretical risk to the premises.

However, in the event that the knotweed, or indeed a tree, caused damage to the insured property, then yes we would respond to removal/control.

The first scenario falls within the maintenance responsibilities of the insured, just because something poses a potential risk to the property it is not for insurer to pay for cost of the Group keeping the premises in good order.

The Underwriter asked the claims team if they are aware of any other cases of Japanese Knotweed that they have come across claims wise:-

To my knowledge no known instances of knotweed infestation that I have encountered. The Group are doing exactly the right thing in seeking to control the plant on their premises, and continue to request the local authority control the plant on the land which is their responsibility and which would appear to be the root cause of the problem.

If the Group believe that the weed on the verge is the cause then they should probably write to the local authority holding them responsible for the cost of control, and seeking a full indemnity in the event that the spread of the weed impacts either their own, or the neighbour's property”.

I hope this helps and should you have any further queries, then please do not hesitate to contact me.

Regards

Fiona

Fiona Frecknall
Commercial New Business Account Handler
Unity Insurance Services

Tel: 0345 040 7725

Online: scoutinsurance.co.uk | guidinginsurance.co.uk | facebook.com/UnityIns |
facebook.com/ScoutInsurance | [@UnityIns](https://twitter.com/UnityIns) | [@ScoutInsurance](https://twitter.com/ScoutInsurance)

Be prepared... for life changing adventure



This email and any attachments are confidential, may be legally privileged and are intended solely for the addressee. If you are not the intended recipient or have received this in error then any use, dissemination, printing, forwarding or copying of this e-mail is unauthorised and strictly prohibited. Please notify the sender immediately and delete the email and any attachments from your system. Any views or opinions presented in this email are those of the author and do not necessarily represent those of Unity Insurance Services. Unity Insurance Services do not accept responsibility for any loss or damage arising from the use of this email or any attachments.

Unity Insurance Services is a trading name of Scout Insurance Services Limited, a wholly owned subsidiary of The Scout Association. Registered in England and Wales, Company No. 5038294. Registered Office: Gilwell Park, Chingford, E4 7QW. Authorised and regulated by the Financial Conduct Authority FRN: 312976. Suites 10 & 10A The Quadrant, Marlborough Road, Lancing Business Park, Lancing, West Sussex, BN15 8UW, Tel: 0345 040 7702, Fax: 0345 040 7705, Email: info@unityins.co.uk.