

# Exhibit A

## A&T Arborists and Vegetation Management

7/5/2023

Angel Cabrera  
1517 Olive Street  
Paso Robles, CA 93466

### ASSIGNMENT AND SUMMARY OF FINDINGS

You asked me to examine the oak tree in your side yard near the alley to determine the level of risk it presents to you and your property. I examined the tree on the morning of May 17th. I have determined the tree to have a high risk of limb failure, and a moderate risk of major tree failure. More details are provided below.

### LIMITATIONS ON THE ASSIGNMENT

A&T's goal is to provide an accurate and candid assessment of known tree conditions and risks, while recognizing our common commitment with our clients to tree preservation. **The consultant undertakes the responsibility to report and assess the risk, but the client assumes liability and the duty of care to minimize the risk according to his own criteria, and the guidance of recommendations in this report. The consultant would like to clarify that the client is the sole provider of funding for risk management, and therefore is the only one who has the actual means to change the situation. The consultant cannot be held liable for the choices made by the client.**

An objective assessment was made of the tree, based on the ISA Tree Risk Assessment<sup>1</sup> system. The completed Risk Assessment form is included. The assessment was completed from the ground, using binoculars, sounding mallet, and chisel. Photographs were taken of the trees. Trees are biological organisms subject to environmental forces beyond our control. We cannot predict with absolute certainty the safety or structural integrity of any tree, nor can we guarantee it. We provide in this report a summary of our assessment, performed to the best of our ability and knowledge.

This report reflects the condition of the tree at the time of examination. It is not intended to predict risk during highly unusual or catastrophic natural occurrences such as, but not limited to, floods, hurricanes, extreme wind, micro bursts and earthquakes.

Not all trees on the site were included in this assessment. I cannot, therefore, make any statements as to the structure or safety of trees I did not inspect and are not included in this report.

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<sup>1</sup> Lilly, Sharon and Rachel Liebowitz, Editors. 2011. *Tree Risk Assessment: Best Management Practices*. International Society of Arboriculture. Champaign, Ill. 81 Pages.

Risk is the combination of the likelihood of an event and the severity of the potential consequences. In the context of trees, risk is the likelihood of a tree failure occurring and affecting a target<sup>2</sup>.

This assessment is a limited assessment of the tree and its surrounding site, and synthesis of the information collected. It is important to understand that a basic assessment is a visual assessment whose primary limitation is that it includes only conditions that are visually detected from the ground, or the lower section. Internal, below ground, and upper crown factors may be impossible to see or difficult to assess and may remain largely undetected.

The risk assessment describes the potential target identified, the part of the tree most likely to fail, and the consequences of the failure.

Recommendations are made that can reduce the failure potential, or the consequences of the failure. However, the recommendations cannot eliminate all risk. ***Any tree left in place will still have some residual risk, to the specified target or to another target.***

This risk assessment is based upon the specific time frame of 1 year. The specified time frame is NOT a guarantee. This is due in part to possible changes that could occur in the environment around the tree, or in the tree itself. For instance, strong wind storms may place a heavy enough load on a tree to cause immediate failure, or create hidden cracks that could lead to a failure prior to the end of the inspection interval.

## **BACKGROUND INFORMATION REGARDING RISK ASSESSMENT<sup>3</sup>**

Most tree failures occur during winter storms, although an occasional tree that is heavy with foliage or acorns or under extreme heat stress can fail in summer months, often unexpectedly. Such failures cannot be accurately predicted. However, the potential for trees with known defects to fail can be assessed and viewed based upon potential consequences. This is the purpose of risk assessment - to guide the property manager in choosing mitigation options once the risk inherent in the assessed trees is understood.

Tree Risk Assessment is the current Best Management Practice of the industry. It is a systematic process to identify, analyze, and evaluate tree risk, that has been established by the International Society of Arboriculture. Risk is the combination of the likelihood of an event and the severity of the potential consequences. In the context of trees, risk is the likelihood of a conflict or tree failure occurring and affecting a target. Risk assessment focuses on the potential structural failure of the trees assessed and their surrounding site, and synthesis of the information collected. It is important to understand that a basic assessment is a visual assessment. The primary limitation is that it includes only conditions that are visually detected

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<sup>2</sup> A Target is a person, building or other property that may be injured or damaged by a tree or tree part.

<sup>3</sup> Lilly, Sharon and Rachel Liebowitz, Editors. 2011. *Tree Risk Assessment: Best Management Practices*. International Society of Arboriculture. Champaign, Ill. Pages 7-15.



from the ground; internal, below ground, and upper crown factors may be impossible to see or difficult to assess and may remain largely undetected.

A risk assessment looks at and analyzes the following:

1. Likelihood of Impact to a Target (Very Low, Low, Medium, High)
2. Likelihood of Tree Failure (Improbable, Possible, Probable, Imminent)
3. Likelihood of Failure Impacting Target: (Unlikely, Somewhat Likely, Likely, Very Likely)
4. Consequences of the failure on the Target (Negligible, Minor, Significant, Severe)
5. **Risk Rating:** (Low, Moderate, High, Extreme)

The risk assessment will therefore describe the potential target identified, the part of the tree most likely to fail, and the consequences of the failure.

Recommendations will be made to reduce the failure potential, or the consequences of the failure. However, most of the time, the recommendations will not eliminate all risk. Any tree left in place will still have some residual risk, to the specified target or to another target.

## OBSERVATIONS

### Site and Target Description

Home 1517 Olive, neighbors home north of alley, foundation, utilities, back yard garage and car port.

### Tree Condition

Over mature, several previous failures.

## CONCLUSIONS

### Parts of the tree most likely to fail:

1. Heavy limbs over the home: Imminent
2. neighbors house to the north: Possible
3. overhead utility service lines: Possible
4. backyard carport/garage: Possible
5. Half of the trunk could split due to crotch angle and age canker/old seam: Possible

### Likelihood of Impact:

The potential failure(s) listed above would have a **high** probability of hitting a valuable target, with significant to severe consequences.

### Risk Rating

Extreme

## RECOMMENDATIONS

## TREE REMOVAL

Report Prepared by:

Steven Alvarez

Certified Arborist #WE-0511A

## **APPENDICES:**

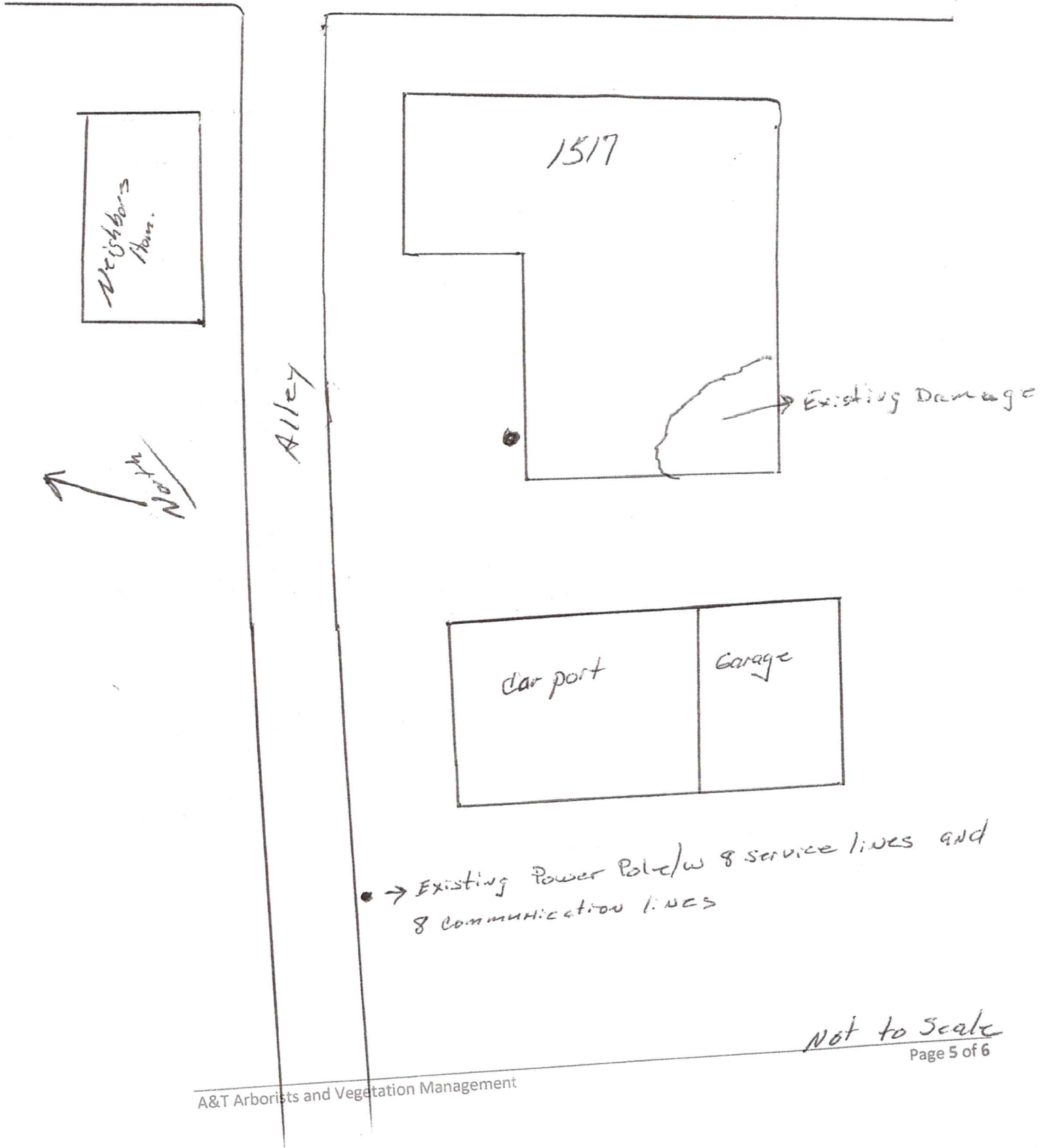
APPENDIX 1 – MAP OF THE SITE, WITH TREE LOCATION

APPENDIX 2 – RISK ASSESSMENT FORM

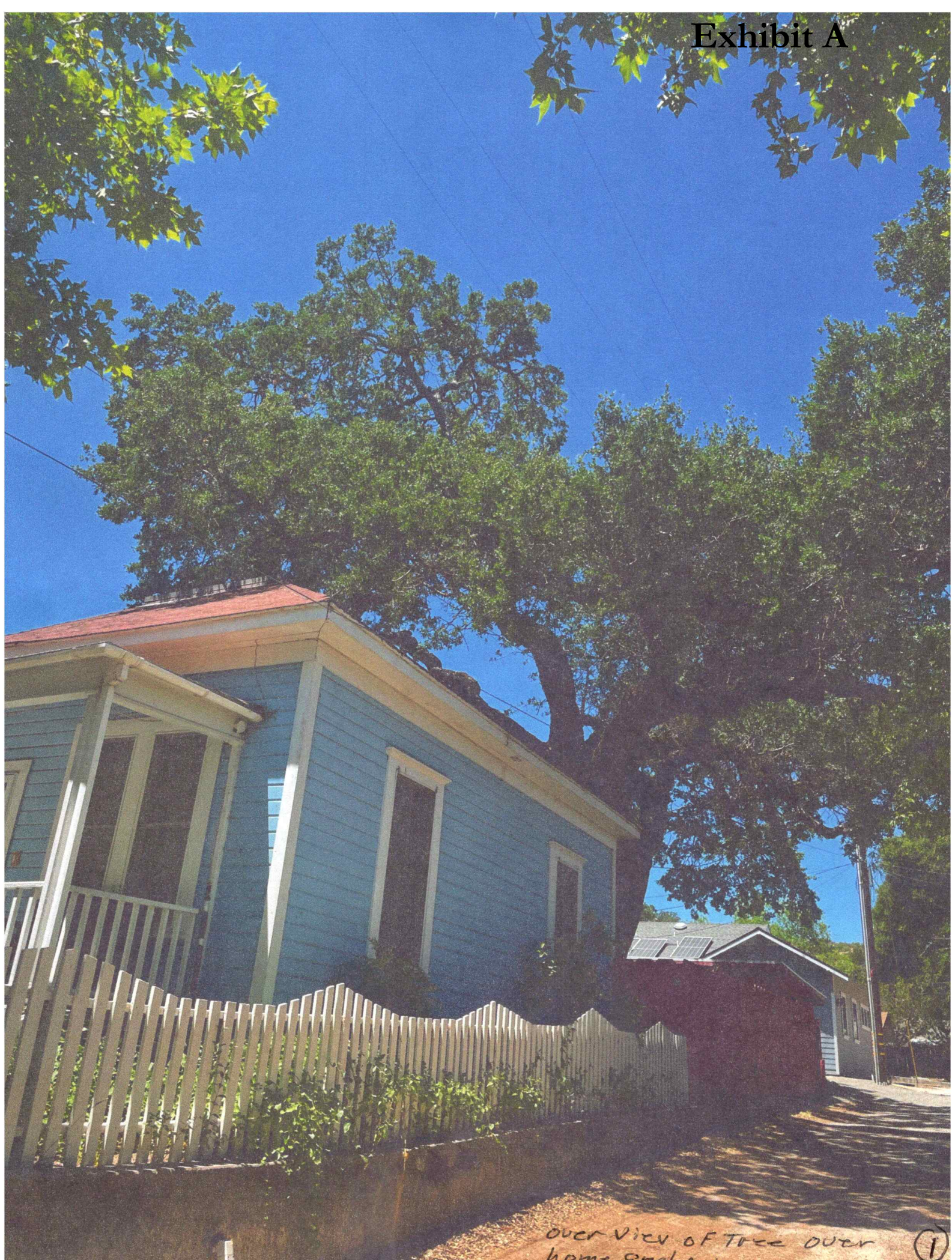


## APPENDIX 1 – MAP OF TREE LOCATION

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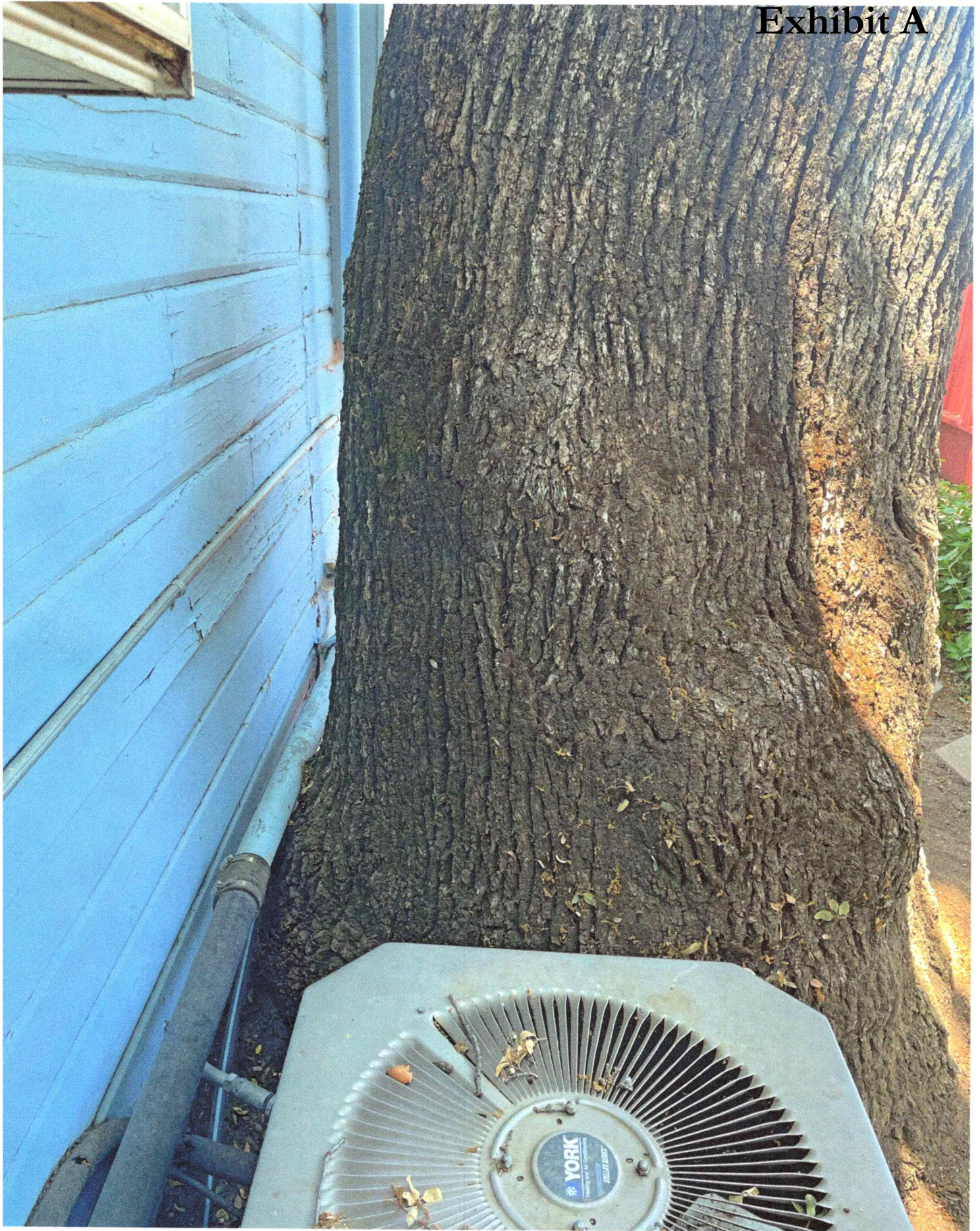






OVER VIEW OF TREE OVER  
HOME ENCLAVE





View of 40" Trunk TDBH, shows closeness to utilities/home/  
Foundation



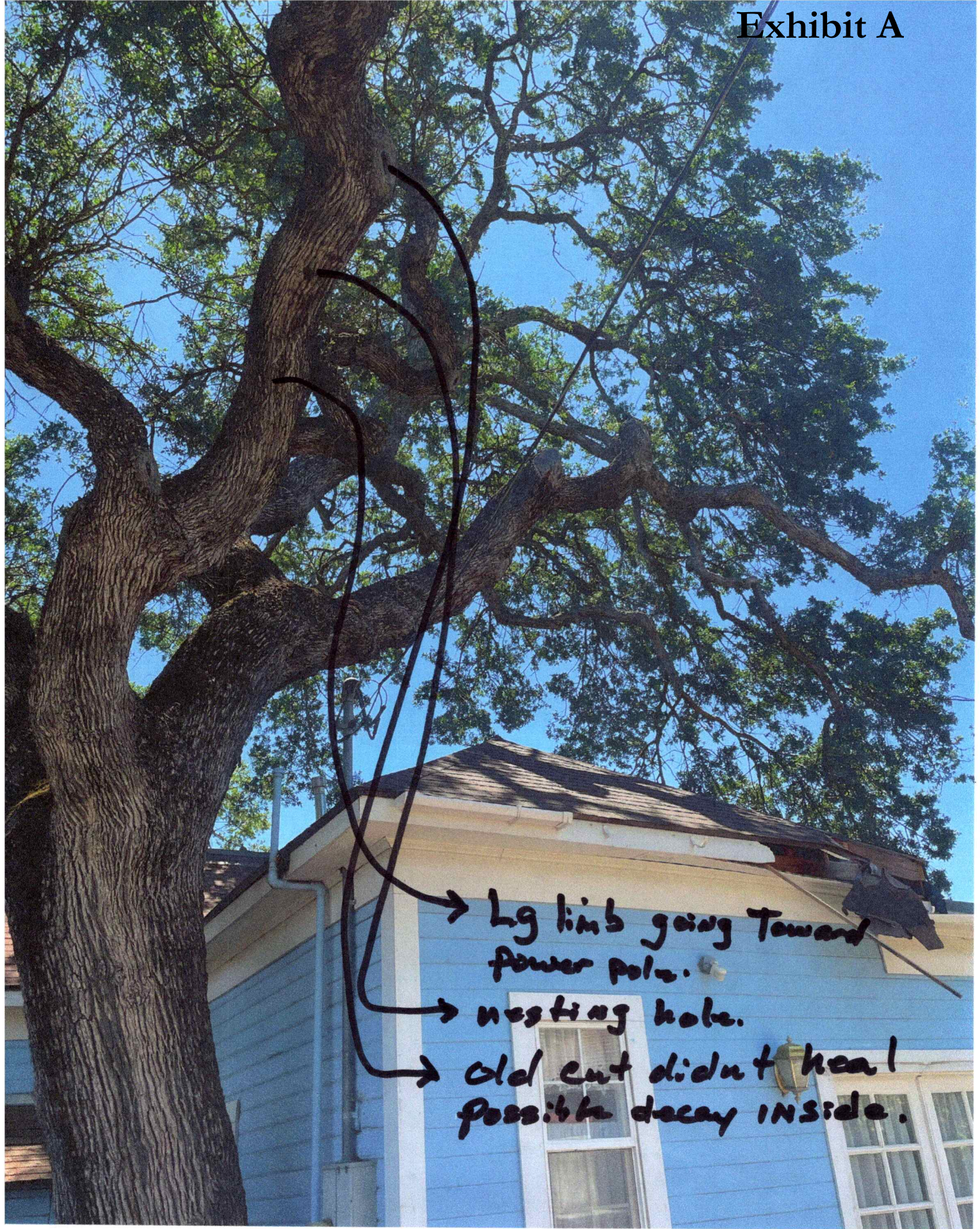


Other pic of Trunk near home and utilities











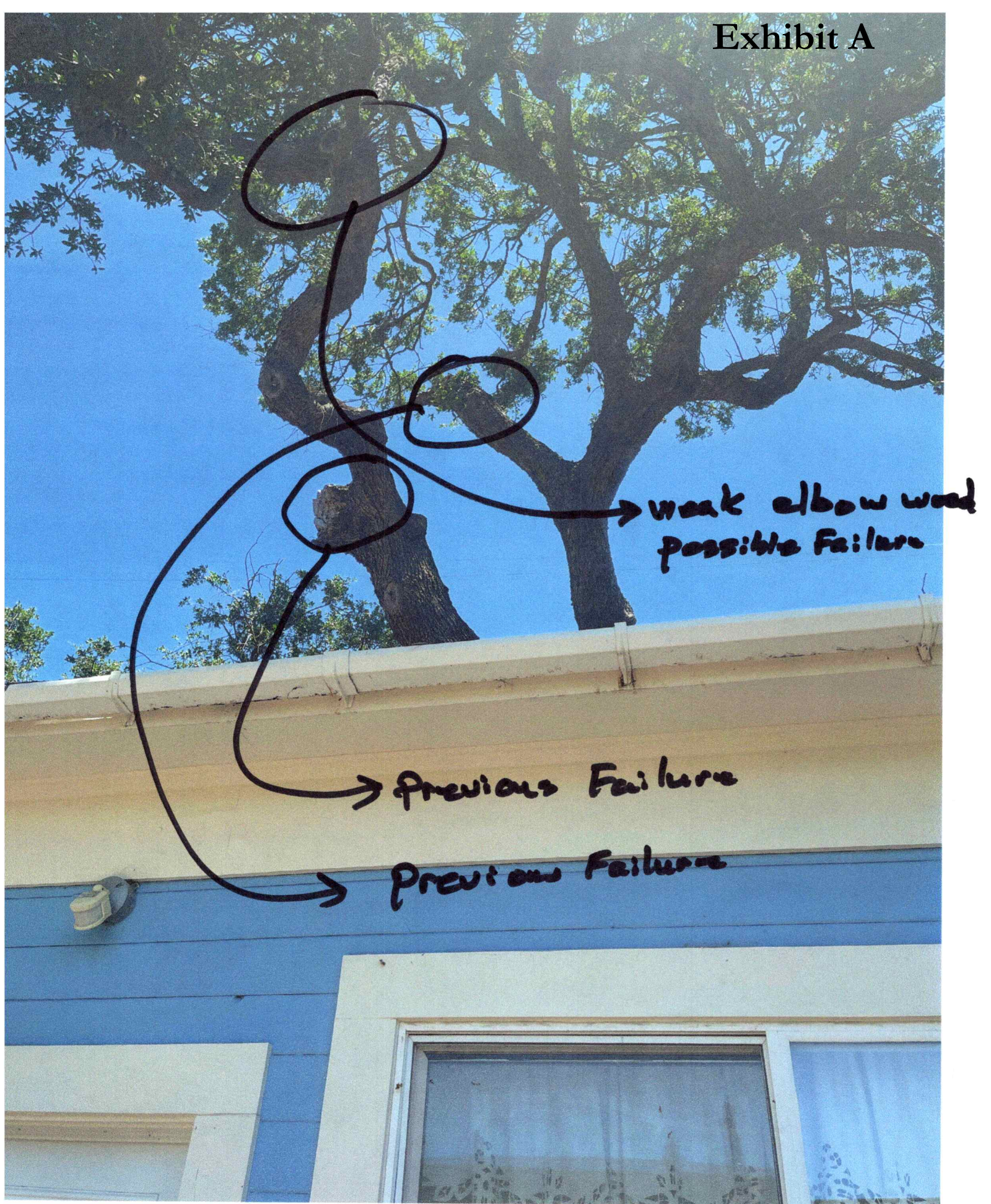


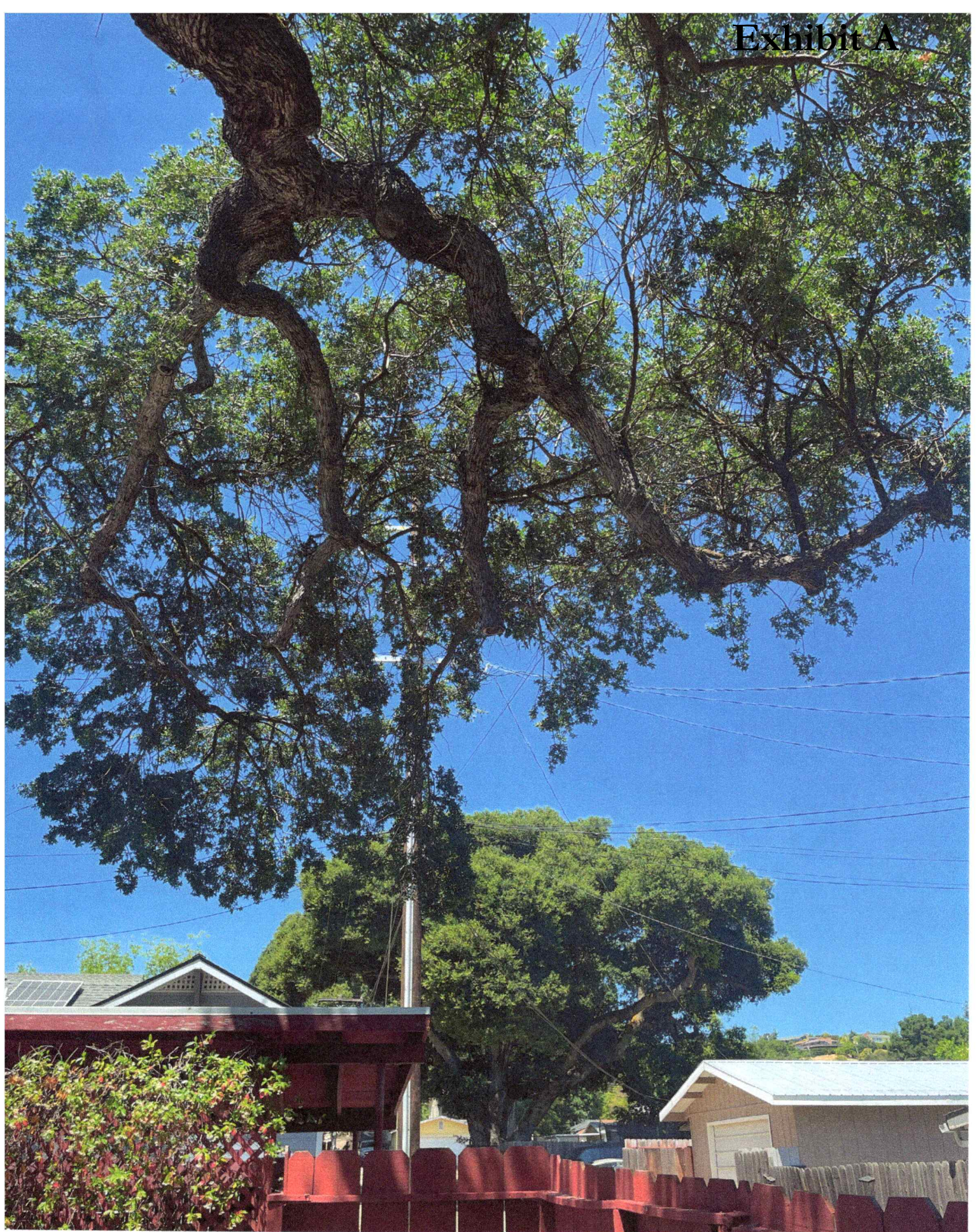


Exhibit A



Recent Damage

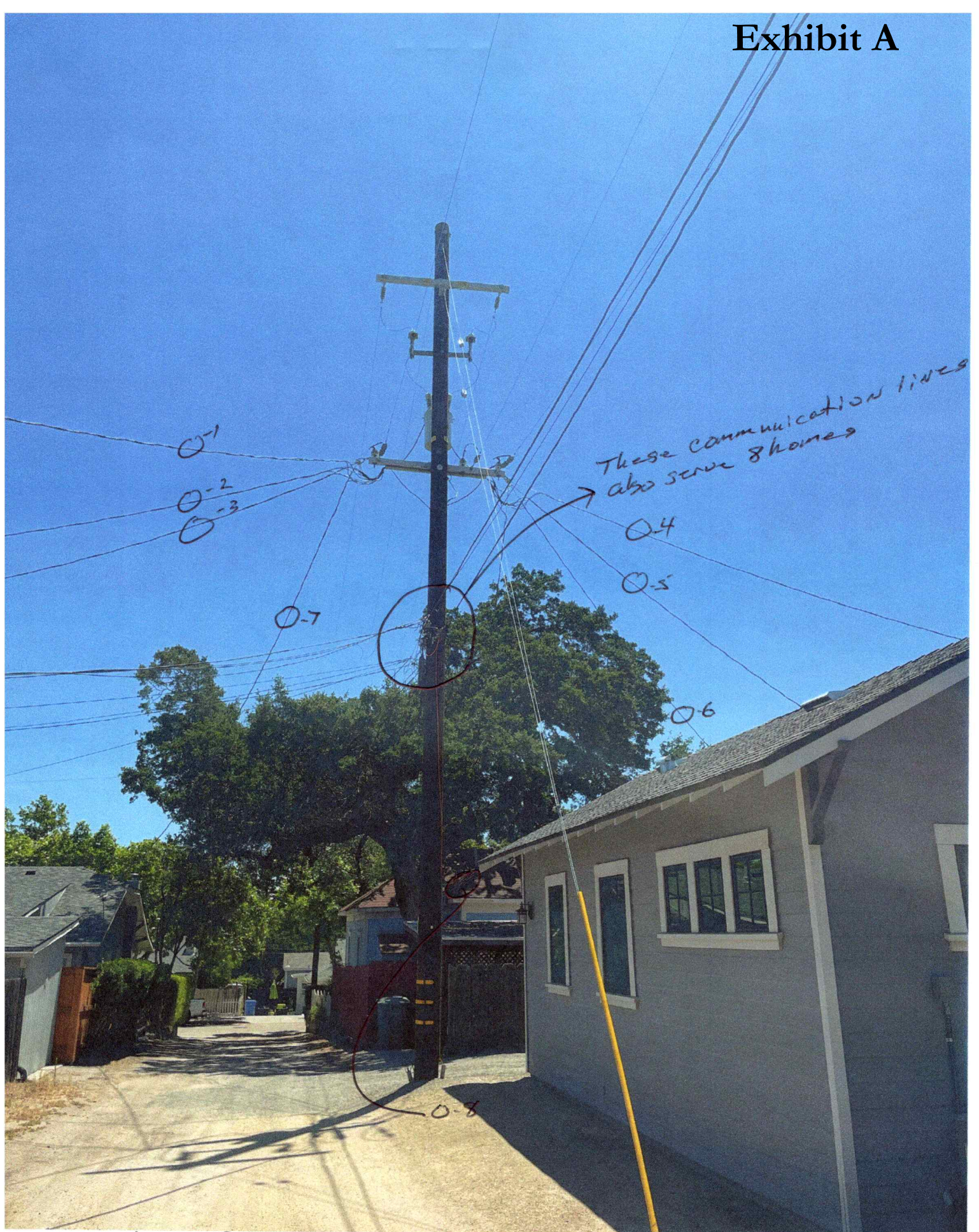




Large limb growing toward 8 way line service  
16



# Exhibit A



Overview of Subject Tree looking Toward Olive St in alley



PO Box 2356  
Bloomington IL 61702-2356

14636

E-REQ

AT1 014636 3153-05  
CABRERA, ANGEL R  
PO BOX 942  
PASO ROBLES CA

12- 1BC8-  
HO - HOMEOWNERS

93447-0942



October 27, 2022

Policy number: 87-BX-3214-3  
Policy type: Homeowners Policy  
Location: 1517 Olive St  
Paso Robles CA  
93446-2123

**Important Notice**

We have completed an underwriting review of your policy as a result of your recent claim and believe there are positive measures that should be taken to reduce the potential for future loss. We understand the inconvenience associated with having a loss and appreciate your attention in repairing any damages to the property.

The following underwriting requirement(s) must be completed:

\*To reduce the risk of property damage and/or injury, remove the tree which overhangs and has been losing branches that are damaging the home.

The outlined requirement(s) present(s) an increase in hazard. Your cooperation with the above underwriting requirement(s) is appreciated. Please provide your agent documentation confirming the underwriting requirement(s) outlined above has been met. This policy will be set to non-renew effective December 02, 2023, unless verification is received.

NOTE: The requirement(s) is based on an insurance survey of your premises we recently conducted solely to assist us in determining continued eligibility for insurance. Our underwriting survey was not a health or safety inspection and was not intended to ensure compliance with laws that may apply to your premises. The requirement(s) is made solely to help reduce the potential for future losses insured under your policy. However, it is not a guarantee against future losses. Any costs associated with the requirements outlined in this letter will be at your expense.

10/27/22



# Exhibit A

If you have any questions regarding the requirement(s) or the timeline for completion, contact State Farm Agent Catherine Riedstra at (805) 466-4355.

cc: Catherine Riedstra, 1BC8/FBEF

## APPENDIX 2 – RISK ASSESSMENT FORM





# Basic Tree Risk Assessment Form

## Exhibit A

Client Angie Gabriela Date 6/23/23 Time 11:00 AM  
 Address/Tree location 1517 Olive Street Tree no. 1 Sheet 1 of 2  
 Tree species Quercus douglasii dbh 40" Height 42' Crown spread dia. 50'  
 Assessor(s) Steven G. Alvarez Tools used camera / Tape measure Time frame \_\_\_\_\_

Target Assessment binoculars / mallet / chisel

Target number	Target description	Target protection	Target zone			Occupancy rate 1 - rare 2 - occasional 3 - frequent 4 - constant	Practical to move target?	Restriction practical?
			Target within drip line	Target within 1 x Ht.	Target within 1.5 x Ht.			
1	Home 1517 Olive Street / Foundation	none	Y	Y	Y	4	N	N
2	Utilities - Electrical / Communications	↓	Y	Y	Y	4	N	N
3	neighboring Home to North	↓	N	N	N	4	N	N
4	Back yard Garage building	↓	N	Y	Y	4	N	N

### Site Factors

History of failures Yes 2-3 Topography Flat ☒ Slope ☐ % Aspect \_\_\_\_\_  
 Site changes None ☐ Grade change ☐ Site clearing ☐ Changed soil hydrology ☐ Root cuts ☒ Describe at time of Home Const  
 Soil conditions Limited volume ☐ Saturated ☐ Shallow ☐ Compacted ☒ Pavement over roots ☒ 30% Describe Alley way / Home  
 Prevailing wind direction W Common weather Strong winds ☒ Ice ☐ Snow ☐ Heavy rain ☒ Describe at times / winter

### Tree Health and Species Profile

Vigor Low ☐ Normal ☒ High ☐ Foliage None (seasonal) ☒ None (dead) ☐ Normal \_\_\_\_\_ % Chlorotic \_\_\_\_\_ % Necrotic \_\_\_\_\_ %  
 Pests/Biotic scale / white Flies Abiotic \_\_\_\_\_  
 Species failure profile Branches ☐ Trunk ☐ Roots ☐ Describe \_\_\_\_\_

### Load Factors

Wind exposure Protected ☐ Partial ☒ Full ☐ Wind funneling ☐ Relative crown size Small ☐ Medium ☐ Large ☒  
 Crown density Sparse ☐ Normal ☐ Dense ☒ Interior branches Few ☐ Normal ☒ Dense ☐ Vines/Mistletoe/Moss ☐  
 Recent or expected change in load factors Yes Loss of Limbs @ 12"-14"

### Tree Defects and Conditions Affecting the Likelihood of Failure

#### — Crown and Branches —

Unbalanced crown ☒ LCR 50 %  
 Dead twigs/branches ☒ 10 % overall Max. dia. 1"  
 Broken/Hangers Number \_\_\_\_\_ Max. dia. \_\_\_\_\_  
 Over-extended branches ☒  
 Pruning history  
 Crown cleaned ☐ Thinned ☐ Raised ☒  
 Reduced ☒ Topped ☒ Lion-tailed ☐  
 Flush cuts ☐ Other \_\_\_\_\_  
 Loss of 2-3 major limbs Condition(s) of concern \_\_\_\_\_  
 Part Size 12"-14" Fall Distance 10'-15'  
 Load on defect N/A ☐ Minor ☐ Moderate ☐ Significant ☒  
 Likelihood of failure Improbable ☐ Possible ☐ Probable ☐ Imminent ☒  
 Cracks ☐ Lightning damage ☐  
 Codominant ☐ Included bark ☐  
 Weak attachments ☐ Cavity/Nest hole \_\_\_\_\_ % circ.  
 Previous branch failures ☒ Similar branches present ☒  
 Dead/Missing bark ☐ Cankers/Galls/Burls ☐ Sapwood damage/decay ☐  
 Conks ☐ Heartwood decay ☒  
 Response growth little  
 Part Size \_\_\_\_\_ Fall Distance \_\_\_\_\_  
 Load on defect N/A ☐ Minor ☐ Moderate ☐ Significant ☒  
 Likelihood of failure Improbable ☐ Possible ☐ Probable ☐ Imminent ☒

#### — Trunk —

Dead/Missing bark ☐ Abnormal bark texture/color ☒  
 Codominant stems ☐ Included bark ☒ Cracks ☒  
 Sapwood damage/decay ☐ Cankers/Galls/Burls ☐ Sap ooze ☐  
 Lightning damage ☐ Heartwood decay ☒ Conks/Mushrooms ☐  
 Cavity/Nest hole 1 % circ. Depth ? Poor taper ☐  
 Lean \_\_\_\_\_ ° Corrected? \_\_\_\_\_  
 Response growth more upper crown  
 Condition(s) of concern previous Failure?  
 Part Size 12"-14" Fall Distance \_\_\_\_\_  
 Load on defect N/A ☐ Minor ☐ Moderate ☐ Significant ☐  
 Likelihood of failure Improbable ☐ Possible ☐ Probable ☐ Imminent ☐

#### — Roots and Root Collar —

Collar buried/Not visible ☐ Depth \_\_\_\_\_ Stem girdling ☐  
 Dead ☐ Decay ☐ Conks/Mushrooms ☐  
 Ooze ☐ Cavity ☐ % circ.  
 Cracks ☐ Cut/Damaged roots ☐ Distance from trunk \_\_\_\_\_  
 Root plate lifting ☐ Soil weakness ☐  
 Response growth \_\_\_\_\_  
 Condition(s) of concern \_\_\_\_\_  
 Part Size \_\_\_\_\_ Fall Distance \_\_\_\_\_  
 Load on defect N/A ☐ Minor ☐ Moderate ☐ Significant ☐  
 Likelihood of failure Improbable ☐ Possible ☐ Probable ☐ Imminent ☐



# Exhibit A

Risk Categorization																			
Target (Target number or description)	Tree part	Condition(s) of concern	Likelihood											Consequences				Risk rating (from Matrix 2)	
			Failure				Impact				Failure & Impact (from Matrix 1)								
			Improbable	Possible	Probable	Inminent	Very low	Low	Medium	High	Unlikely	Somewhat	Likely	Very likely	Negligible	Minor	Significant		Severe
1	upper crown	previous Failure				Y				Y				Y				Y	E
2																			
3																			
4	upper crown side limbs					Y				Y				Y				Y	E
3	side limbs					Y				Y				Y				Y	H
4	side limbs					Y				Y				Y				Y	H

Matrix 1. Likelihood matrix.

Likelihood of Failure	Likelihood of Impact			
	Very low	Low	Medium	High
Imminent	Unlikely	Somewhat likely	Likely	Very likely
Probable	Unlikely	Unlikely	Somewhat likely	Likely
Possible	Unlikely	Unlikely	Unlikely	Somewhat likely
Improbable	Unlikely	Unlikely	Unlikely	Unlikely

Matrix 2. Risk rating matrix.

Likelihood of Failure & Impact	Consequences of Failure			
	Negligible	Minor	Significant	Severe
Very likely	Low	Moderate	High	Extreme
Likely	Low	Moderate	High	High
Somewhat likely	Low	Low	Moderate	Moderate
Unlikely	Low	Low	Low	Low

## Notes, explanations, descriptions

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## Mitigation options

1. ~~40' TDBH~~ Tree Removal
2. None
3. None
4. None

Residual risk \_\_\_\_\_

Residual risk \_\_\_\_\_

Residual risk \_\_\_\_\_

Residual risk \_\_\_\_\_

Overall tree risk rating Low ☐ Moderate ☐ High ☐ Extreme ☒

Overall residual risk None ☐ Low ☐ Moderate ☐ High ☐ Extreme ☒ Recommended inspection interval \_\_\_\_\_

Data ☐ Final ☐ Preliminary Advanced assessment needed ☒ No ☐ Yes-Type/Reason \_\_\_\_\_

Inspection limitations ☐ None ☐ Visibility ☐ Access ☐ Vines ☐ Root collar buried Describe \_\_\_\_\_

