Guidance Note

Trees

Trees form part of the natural overall landscape, bringing many varied and wide benefits, as well as contributing to the overall aesthetic appeal of your building.

Many premises contain a large number of beautiful trees. However, trees if not properly managed can cause serious damage. In windy conditions they may fall onto or lash against the building itself, neighbouring property or cars. Root movement can cause the collapse of boundary walls. Roots can also absorb soil moisture causing foundations to move and walls to crack. They can encroach upon the foundations of neighbouring buildings, causing subsidence or damage to drains.

Tree roots can also cause injury where they become trip hazards themselves or where they disturb paving slabs or other footpath surfaces. On very rare occasions, branches have been known to fall and strike people. Yew trees are extremely toxic to Livestock (and Humans)

Legal requirements

Depending on your own particular circumstances, you may have to meet certain duties under the 2005 Safety, Health and Welfare At Work Act. Where these apply to you, you will have to do all that is 'reasonably practicable' to ensure that people are not exposed to a risk to their health and safety.

This does not mean that all trees have to be individually examined on a regular basis. A decision has to be taken on what is reasonable in your particular circumstances. This will include consideration of the risks to which people may be exposed.

In addition to this, you may need to manage your tree stock to meet responsibilities under other legislation or show that you have met your duty of care to:

Risk advice line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact our Risk Management Team on

01 619 0300

(Monday to Friday 9am – 5pm, excluding bank holidays)

ecclesiastical

- reduce the risk of property damage from subsidence.
- maintain stocks to preserve their amenity, conservation and environmental value.
- prevent personal injury or vehicle damage.

Relevant legislation includes the Occupiers' Liability Act, 1995 and legislation relating to planning issues and Tree Preservation Orders.

Hazards to look out for

Some typical hazards include:

- signs of decay at abrupt or 'dog-leg' bends
- signs of decay caused by fungi or decay at the stem base
- cracking in the trunk, lower stems of branches or in the ground
- gaps in or poor condition of the crown
- excessive swaying in the wind
- exposure of previously sheltered trees
- splitting at branch forks
- grafts showing incompatibility
- neglected pollards
- ribs and open cracks on stems and major branches
- possible damage after bad weather e.g. storms*.

Precautions you can take

The precautions you will have to take will depend upon the number, species and condition of the trees at your premises including any specific hazards they present. Typical precautions could include:

- branch reduction or removal
- correct topping and pruning
- regular re-cutting of pollards
- using correct arboreal techniques (e.g. to avoid creating large wounds)
- cable or belt and/or rod bracing of branches
- crown reduction
- felling, if other options are not adequate or feasible
- Keep Yew Tress away from boundaries
- periodic professional tree inspections or checks.

*This list is not exhaustive.

Making a start

Action	Guidance
1. Identify the groups of trees that you have responsibility for. Take account of their position and the degree of public access to them. **Make a note of these.**	Formal or more detailed inspections will need to be completed by those who have more expertise, training and experience, such as an Arborist or a Tree Surgeon.
2. Decide what risk the trees at your premises present and what further checks or inspections are necessary. **Where inspections or other checks are necessary, complete these at appropriate intervals, making a note of the outcome.**	If you are an employer, you will need to complete formal risk assessments. This should help you identify what precautions might be required. Risk assessments must be completed by someone who is competent and you can use a health and safety consultant., You may need to make arrangements for your trees to be inspected periodically. To help you decide what is required, you should classify your trees into 'zones', including all the trees at your premises for which you are responsible You should then identify those: ● in areas of high public access ● that could fall onto areas of public use ● that could fall onto property that could be damaged. Normally, the best person to do this is someone familiar with the land, how the premises are used and what trees are present with reference to published guidance. Usually, it does not require a tree specialist to complete this. Trees can then be divided into two zones: ● Zone 1 – where there is frequent public access to trees (e.g. to those using popular foot paths, car parks, at the side of busy roads or where property may be affected). As a rough guide trees in Zone 1 are those that are closely approached by many people every day ● Zone 2 – where trees are not subject to frequent public access. For trees in Zone 1, a system of periodic, proactive inspections is appropriate. This will vary depending on your particular circumstances. For example, individual tree inspection is only likely to be necessary in specific circumstances where a particular tree: ● is in a place frequently visited by the public or could fall onto or into areas of public use or damage other property ● has structural faults that are likely to make it unstable; and ● a decision has been made to retain it with these faults. Trees in areas of low public use may only require irregular inspection, if any.

Making a start

Action	Guidance
	Formal or more detailed inspections will need to be completed by those who have more expertise, training and experience such as a Arborist or a Tree Surgeon. You will also need to consider how you will obtain specialist assistance and take remedial action when checks reveal defects outside the experience and knowledge of the person carrying out the check. If you identify any trees on neighbouring land which could present a risk to the premises, you should write to the landowner advising them of your concern and requesting them to take appropriate remedial action. You should retain copies of any correspondence. You should keep adequate records of any zones (maps may be useful here); inspections or other checks made; trees presenting a serious risk; any treatment or other precautions taken; and when tree work has been carried out.
3. Ensure that any necessary precautions are taken and remain effective. **Act on any issues of concern reported to you so that any additional precautions are taken.**	Any checks or inspections that are completed should identify what additional precautions are necessary. The precautions set out above identify some of those that might be necessary. However, this list is not exhaustive and the precautions you take will need to reflect your own particular circumstances. You may also need to consider: • how people can report incidents (such as, vehicle collisions) resulting in damage to the trees at your premises • additional checks following potentially damaging activities (such as, work by utilities companies in the vicinity of your trees or following storms or severe gales) • any additional precautions that might be needed to protect those visiting your premises during high winds (for example, closing or restricting access to footpaths or car parks). Where trees are the subject of a Tree Preservation Order, the Local Authority should be consulted prior to any work being carried out.
4. Ensure that employees and volunteers involved in any inspection or minor tree work are provided with necessary information and training. **Make a note of any information or training that is provided.**	The level of information and training required will vary depending on the tasks involved and your particular circumstances. If you have completed formal risk assessments, these will help you determine what is necessary. Those involved in formal or more detailed inspection of trees must be suitably competent. Whilst it is accepted that competent employees can carry out minor work on trees, usually anything major (e.g. felling, pruning etc.) is normally only carried out by a competent arboriculturist. This is because such work tends to present a relatively high risk of injury to those involved (e.g. work may include the use of specialist equipment such as chainsaws). Those completing such work must be appropriately trained, adequately insured and provided with any necessary protective equipment.

Making a start

Action	Guidance
	If you do provide any information, equipment or training for your employees or volunteers, you should keep records of this. These should contain detail relating to the persons who were trained (including their signatures to say that they have received and understood the training); when they were trained and by whom and an overview of the training that was provided.
5. Document your arrangements and responsibilities for tree management. **Review these where necessary, particularly if you suspect that they are no longer valid.**	If you need to prepare a Safety Statement, you could record your arrangements as part of it. In the event of a claim, paperwork will be important. So, where you are managing the risk from trees, you should retain the records mentioned.

Want to know more?

A good deal of relevant guidance has been produced by various organisations. Examples include:

- The Tree council of Ireland, see https://www.treecouncil.ie

Other useful health and safety information is available from our website

Need to contact us?

For further advice Ecclesiastical customers can call our Risk Management Team on 01 619 0300 (Monday to Friday 9am 5pm, excluding bank holidays)

This guidance is provided for information purposes and is general and educational in nature. It should not be used as a substitute for taking professional advice on specific issues and should not be taken as providing legal advice on any of the topics addressed.

ecclesiastical

Proudly part of the BENEFACT GROUP

Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

Ecclesiastical Insurance Office plc Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Registered Branch in Dublin, Ireland. Reg No. 902180. 4th Floor, The Heysham, North Wall Quay, Dublin 1, D01 V2F4. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 113848).

©Ecclesiastical Insurance Office plc 2026