

Subsidence

Introduction

As our homes and business property are important to us, it can be very upsetting to find damage to the building. If you suspect your property is suffering from subsidence, you may understandably be concerned and wondering what happens now. We hope this guide helps to answer most of the questions that you may have.

What is subsidence?

Subsidence is caused by the ground under the property sinking. This means the foundations of the home or business property can become unbalanced, moving the walls and floors of the house from their original groundwork, and leading to cracks and destabilisation of the house.

Other issues such as a landslip, heave or settlement also cause the property's foundation to shift and are often mistaken for a subsidence issue.

What is heave?

Heave causes the ground below the property to shift upwards, resulting in the walls, floor and foundation of the property shifting upwards too. This is usually caused by the removal of a large tree resulting in the soil that was below it, to expand and recover at such a rate to cause the ground to lift the foundations of a building from its normal level.

What is landslip?

For houses that are built on a slope or near a slope, a landslip occurs as a sideways movement from underneath the house.



What is settlement?

Settlement is the downward movement of a property due to the excessive weight of the building forcing compression of the soil underneath it. Settlement is sometimes referred to as compaction.

Ground movement is often small and slow to progress. Because of this, it can be hard to spot. You have already taken the first important step by reporting your concerns to your insurers.

The amount, and cause, of the damage to the property may not always be clear until investigations are carried out. It is very important that we find out the cause of the ground movement so that we can:

- 1) determine if the damage is covered under the terms of your policy; and
- 2) understand the appropriate nature and level of repairs to stabilise the movement and your property.

What can subsidence look like?

The below list provides some examples of what Subsidence can look like. This list does not contain every possible sign but lists those that are most common.

- Cracks in walls externally and internally – generally diagonal, stepped or vertical and more than 2mm in width
- Cracks are usually wider at the top and narrower at the bottom
- Doors and windows sticking and/or becoming misaligned
- Sinking and/or sloping floors
- Wallpaper creasing or rippling with cracking beneath
- Extension cracking or moving away from main property
- Noticeable leaning of a house

What causes subsidence?

There are many potential causes of subsidence. The main causes have been listed below.

- Roots from trees and other shrubs may cause disturbance to the foundations of the ground beneath the home or business property, causing it to become unstable.
- Clay soil is also another potential cause of subsidence. The consistency of clay soil changes depending on the weather, which means in dry weather, it will crack and shift, whilst in wet weather, the soil will swell. Clay shrinkage can cause subsidence as it can result in the foundations of the house becoming unstable and potentially sinking.
- Subsidence caused by defective drains may happen when leaking drains soften and moisten the ground surrounding the property, causing it to destabilise and sink.

Who will be involved in my claim?

TL Dallas will continue to guide and assist you with any claim you have under the policy. A Loss Adjuster is usually instructed to handle the claim on behalf of your Insurer and will be responsible for arranging a visit to your property to inspect the damage you have identified.

If the Loss Adjuster is satisfied the damage is potentially due to subsidence, they will instruct a Structural Engineer or Building Surveyor on your behalf to determine if any site investigations are required to confirm the cause of the damage and arrange for the investigation(s) to be carried out.

The Loss Adjuster may also need to carry out some other enquiries before, or in conjunction with, the physical site investigations, including the history of the damage and previous insurance cover that was in place on the property.

The Loss Adjuster will advise you of what enquiries and investigations are being carried out and be responsible for keeping you as well as your Insurers updated with the progress of your claim.

If there is uncertainty around the cause of damage and the Loss Adjuster feels it may not be due to subsidence, they will discuss this with you. They may suggest that you appoint your own Structural Engineer or Surveyor to carry out a further and more technical assessment to determine the potential cause of damage. The cost of doing so will fall for your responsibility however should your Insurers ultimately accept policy liability; these costs can be submitted as part of your claim.

Is the damage covered by my policy?

Your policy covers damage caused by certain insured perils. The full list of insured perils can be found within your policy wording. If you have subsidence cover, this will be detailed on your policy documents. Heave and landslip may also be included within the subsidence peril, although damage caused by settlement is normally excluded.

The Loss Adjuster will review the policy cover on your behalf and confirm if the claim will be accepted by your Insurers as soon as possible once all claim investigations and enquiries have been completed and Insurers confirmation has been received.

How to fix subsidence and what repairs would be carried out

The repairs to resolve a subsidence issue can take various forms. The type of repair will depend on the outcome of the site investigations, and the conclusions and recommendations of the Structural Engineer and/or Building Surveyor. This will be confirmed to you at the appropriate times during the claim.

How much will it cost me?

If your Insurers accept liability for your claim, you will be responsible for the following costs as well as other potential costs that fall outside policy cover:

- The policy excess. The Loss Adjuster will confirm the amount of the excess at the start of the claim. This information is also listed in the policy documents that you were provided when you took out the policy.
- Any repair costs that fall outside of the policy cover. For example, costs that are considered improvements rather than repairs, costs to rectify damage that occurred prior to the policy cover or costs to repair damage caused by lack of maintenance. If the Loss Adjuster identifies costs that do not fall within the policy cover, they will discuss this with you.

Am I safe to stay in the property?

It is usually safe for people to remain in the property throughout the pre-repair stage of a subsidence claim, although the Loss Adjuster will always check the safety of the property during the claim and will advise you in the unlikely event that it is not safe to remain there. If however, you become concerned at any stage in the process, please contact the Loss Adjuster and he will review the position and advise you accordingly.

Should repairs be required, the Loss Adjuster will discuss with you in advance as to whether you are able to stay at the property whilst the work takes place. If alternative accommodation is required, the Loss Adjuster will assist in making suitable arrangements that fit your requirements.

Can I use my own contractors to do the repairs?

This can be considered. Insurers / Loss Adjusters often have their own experts that they use, but if you prefer your own, please discuss with us. We understand how important it is to trust the people working on and in your home or business property. There are several things to consider. The most important are:

- Are they qualified to undertake the required structural work?
- Do they know and understand the processes involved?
- They must be able to meet building regulations and comply with legislation.
- Do they have the required insurances in place to protect you for the nature of the repairs being carried out?

The Loss Adjuster and/or appointed Structural Engineer/Building Surveyor will obtain repair quotations based on the scale and scope of the insurable repairs as part of the claim process. You can include a Contractor of your choice in this process should you wish to. The scope and cost of the repair works will then be agreed and any contribution that you may need to make be determined (see "How much it will cost me").

There are occasions where a Policyholder does not want to proceed with the repairs but request a cash settlement instead. This will be subject to the Loss Adjusters and/or Insurers approval. The Loss Adjuster will provide further details if you decide this is an option you would like Insurers to consider.

How long will the claim take?

All subsidence claims are different and so it is not possible to provide an exact time frame for the length of the claim process.

The lengthiest part of the claim is normally the investigation phase. The site investigations can take various forms which will be confirmed to you at the appropriate time. Very often, they include a period of monitoring to determine if any measures taken to stabilise the movement to your building have been successful. This can last a few months but could extend through an entire year or longer dependent on the monitoring results. Alternatively, an earlier decision regarding repairs could be reached where a monitoring period may be reduced or not required at all.

Whilst the Loss Adjuster would be looking to progress your subsidence claim as quickly as possible, it is normal for these types of claims to take many months to finalise due to the nature of the damage and the investigation and repair process. We will work to ensure that you are kept updated throughout the process.

What does the claim process look like?

Below are the normal stages of a subsidence claim process, although these can vary in order and requirement as well as other stages being included from claim to claim dependent upon the individual claim circumstances.

- Reporting the claim
- Loss Adjuster visit to the property
- Loss Adjuster determines next claim stage
- Enquiries / Investigations commence
- Confirmation of the cause of the damage
- Determine policy liability
- If policy liability confirmed, identify and commence any stabilisation measures

- Monitor success of stabilisation measures (if appropriate)
- Determine the nature and scale of repairs
- Prepare and agree a schedule of repairs and obtain repair quotations
- A repair quotation is approved
- Any contributory costs agreed with you as the Policyholder as appropriate
- Agree any pre-repair arrangements
- Agree to proceed with the repairs
- Repairs are undertaken
- Invoicing submitted and/or certified as complete by the supervising Structural Engineer / Building Surveyor and processed by the Loss Adjuster
- Finalising of claim, repair warranties and certificates provided

Remember

This information provides some general advice to assist with your claim. All claims are different, and there may be occasions when your Insurer requires further information.

We aim to provide you with an excellent claims service, managing your claim from notification through to conclusion, negotiating on your behalf and representing your best interests.

Should you have any queries or need some additional assistance, please do not hesitate to contact your local claims team or the T L Dallas representative handling your claim.