

Subsidence

What is subsidence?

Subsidence is the softening and sinking movement of ground that supports a building. This can be caused by number of factors including: Leaking drains, Vegetation and Soils such as Clay.

What are the signs of subsidence?

The first obvious signs of subsidence are cracks in the walls, ceilings, floors and around the doors and windows of the property. These usually run diagonally and can appear and spread rapidly.

How is subsidence treated?

The first most important step is to stabilise the movement. This process can be achieved through: The removal of trees/tree roots, the repairing of underground drainage systems and under pinning. Once the subsidence has been controlled and stabilised, the repair work to the property can begin. This includes: Filling cracks, re-pointing and internal decoration.

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Why is it important to have this cover?

In simple terms subsidence claims can be very costly. Would you be in a position to pay out for repairs when prices for procedures such as underpinning start in the thousands?

Besides the high expense, dealing with a subsidence claim can be very complicated. Once it has been established that there is subsidence at the property, your insurers will then step in to provide assistance with resolving the matter. They will appoint specialist loss adjustors who are experts in their field. They will arrange and oversee all stabilization work. It could be that the cause of the subsidence is the responsibility of a third party – for example a large tree on a neighbouring property. Your insurers will be able to help deal with this.