

Subsidence – Dealing With The Problem

Introduction

It is the sight every homeowner dreads - cracks appearing in the walls of their home. But don't fear the worst - while there has been an increase in subsidence claims in recent years, most buildings suffer minor cracking at some time so it doesn't mean that there is a subsidence problem.

This information sheet explains:

- What subsidence is and how it can affect a property;
- What signs may indicate there could be a problem with the property;
- What can be done to reduce the risk of subsidence; and
- How household insurers will investigate potential problems and deal with any claim.



What is subsidence?

Subsidence is the downward movement of the ground supporting the building. Particular problems arise when the movement varies from one part of the building to another.

It can be caused by:

Certain soils - Clay soils are particularly vulnerable to subsidence since they shrink and swell depending on their moisture content.

Vegetation - Trees and shrubs take moisture from soils causing them to shrink. This is especially so during long periods of dry weather as roots extend in search of water.

Leaking Drains - Damaged drains can soften or wash away the ground beneath the foundations. Less commonly, problems may occur where properties are built over, or close to, mine workings.

Other types of ground movement, which can result in cracking and structural damage are:

Heave - the upward movement of the ground supporting the building.

Landslip - movement of ground down a slope.

What should you look out for?

The first obvious sign of subsidence is the appearance of cracks. However, not all cracks indicate that there is a problem. Most buildings experience cracking at some time and there is no need to be alarmed by every crack that appears. Cracks are not uncommon in new properties and newly built extensions. They are likely to be the result of the building settling under its own weight. These usually are nothing to worry about, nor are fine cracks that often appear in newly plastered walls as they dry out. Buildings shrink and swell naturally due to changes in temperature and humidity, which can lead to minor cracks where walls and ceilings meet. These too should not normally be anything to worry about.

What should be looked out for are small, usually diagonal, cracks which suddenly appear in plaster work inside and outside bricks at weak points, such as around doors and windows, especially after long periods of dry weather. These may, but not necessarily, indicate movement in the building's foundations. The cracks will normally be thicker than a 10p coin, and usually be wider at the top. Doors and windows may also "stick" due to the distortion of the building.

Can you do anything to reduce the risk?

Yes. Taking a few simple precautions can help reduce the risk of structural damage. Trees and shrubs planted too close to a property are a common cause of problems. The attached table indicates the suitable planting distances of various trees from houses, garages or outbuildings. You should also consider the proximity of trees to underground drains and buildings including any belonging to neighbours. Ensure that trees and shrubs are pruned regularly. Expert advice should be sought from an arborist to make sure they are pruned correctly. Regular general maintenance

checks should be carried out around a property. Checks should be made for blocked or leaking drains; dirt and leaves cleared from gutters; and pipes checked to make sure there are no splits.

Cover provided by household insurance

A buildings insurance policy will normally cover damage caused to a property by subsidence, heave or landslip. Damage to walls, gates, fences, patios, drives and swimming pools will not usually be covered unless a home is damaged at the same time and by the same cause. The policy should set out what is and what is not covered. However, if any clarification is required, an agent or the insurer will be happy to help. Policyholders will normally have to pay the first part of any claim - the excess. This will be detailed in your policy.

If the damage is so serious that a home cannot be lived in, most buildings, and even contents, policies will pay for the cost of comparable alternative accommodation, while the damage is being investigated and the repair work is carried out.

When should you contact your buildings insurer and what will they do?

As soon as you believe there may be a problem, you should contact your buildings insurer. A policy will normally require the insurer to be advised of any potential claim as soon as possible and, in any event, it is sensible because the sooner the problem is investigated, the quicker everything can be put right the less inconvenience will be caused. It will first be necessary to identify the cause of the damage and what needs to be done to stop it. Once any movement has been stabilised the necessary repairs can be carried out. Insurers really do understand and appreciate policyholders' concerns and will do all they can to minimise the worry and inconvenience. Insurers will also keep policyholders informed of developments at every stage.

Handling a claim

Once they are aware of the damage, the insurer may arrange for a structural engineer and other specialists to carry out detailed investigations to decide the best course of action. These experts will report back to the insurer with their recommendations and then supervise any work that needs to be done. Alternatively, the insurer may advise the policyholder to contact a structural engineer (it may be able to provide a list of recommended firms) so that the problem can be investigated. Once again, the insurer should then know the cause of the problem and how best to deal with it. Investigations may include digging holes to find out the type of soil, the depth and condition of the foundation and whether roots are causing a problem – this is quite normal. It may also be necessary to monitor the width of cracks or other signs of movements over a period of time, usually for at least twelve months, so that the extent of the problem can be accurately established. Once all the information has been collected and analysed, then a plan of action can be drawn up to cure the problem. Today, very few cases of subsidence are likely to require underpinning - the strengthening or deepening of building foundations.

Generally, further damage can be prevented by the professional removal or pruning of trees, repairing drains, or by localised repairs to brickwork. Then internal decorations will be renewed to complete the job. If a property has suffered coal mining subsidence damage, the Coal Authority or mine owner mining in the area will be responsible for dealing with any claim. If a problem arises contact should be made with the Coal Authority (01623 427162) - as they will be able to provide information regarding the procedure involved. At the same time, the buildings insurer should also be informed.

What happens if you change your insurer?

If you change your buildings insurer and then discover a subsidence related problem, any claim may be dealt with under the Association of British Insurers' Domestic Subsidence Claim Handling Agreement. The agreement sets out which insurers will be responsible for handling any claim. The majority of household insurers subscribe to it. If a claim is made within the first eight weeks of the changeover, the previous insurer will deal with it. Claims between 8 weeks and 1 year will be handled by the new insurer with the cost of settlement shared equally between the two insurers. Any claims made a year after the changeover means that the new insurer alone will deal with the claim.

Things to remember

If cracks suddenly appear, it does not necessarily mean there is a major problem. Careful attention should be paid to the type, size and distance of any trees and shrubs from a property while buildings insurance covers damage caused by subsidence, heave or landslip, there will normally be an excess which the policyholder will have to pay – you should check your policy to see what excess you have. You should contact the buildings insurer as soon as you believe there is a problem. They are there to give help and guidance. If you change insurer and a problem arises, there is an ABI Agreement that sets out which insurer will deal with the claim

Table 1. Relative Subsidence Hazard of Full-grown Tree, i.e. Safe distance (metres) from tree to building.

Safe distance	Type of tree	Actual safe distance
40m	Willow	40 metres
35m	Poplar	35 metres
30m	Oak, Elm	30 metres
25m	Horse Chestnut	23 metres
	Plane	22 metres
	Ash	21 metres
	Cypress, Lime, Maple	20 metres
	Sycamore	17 metres
	Beech	15 metres
	Hawthorn	12 metres
	Cherry, Plum, Rowan	11 metres
10m	Apple, Pear, Birch	10 metres
	Laburnum	9 metres
	Pine	8 metres
	Spruce	7 metres
	Holly, Laurel, Magnolia, Yew	5 metres

Table 2. Typical safe distance to tree, outside which the tree is unlikely to affect subsidence of the building

Species	Normal Mature Height	Safe Distance (m)
Apple/Pear	12	10
Ash	23	21
Beech	20	15
Birch	14	10
Cypress	25	20
Cherry	17	11
Damson	12	11
Elm	25	30
Hawthorn	10	12
Holly	14	6
Horse Chestnut	20	23
Laburnum	12	9
Laurel	8	6
Lime	24	20
Magnolia	9	5
Maple	21	20
Oak	24	30

Pine	29	8
Plane	30	22
Plum	12	11
Poplar	28	35
Sycamore	24	17
Spruce	18	7
Walnut	18	14
White Beam/ Rowan	12	11
Willow	24	40
Yew	12	5

This list is not exhaustive and should be regarded as a GUIDE only

Courtesy: Association of British Insurers Web site

Additional Note:

We at Coversure Kennington have dealt with various subsidence claims, some being settled successfully and some not due to "un-insurable" reasons. The highest subsidence claim settlement was £34,254 from Allianz Insurance in 2004.

If you have a property and even if that is not insured through us, we will be more than happy to give you qualified initial advice in dealing with the potential subsidence claim. Please contact us free on 0800 093 9009 and ask for Rajan or Mike. If we think that you will need further assistance, we will put you in touch with Loss Assessor Mr Stephen Reid or [Salmon Assessors](#) who will be able to educate you and guide you through any claims process.