



Subsidence



We're ready to assist...

What is subsidence?

Subsidence occurs when the ground beneath the property moves by sinking downwards which puts the foundations under stress and could potentially lead to severe structural problems.

Another type of ground movement that appears under the Subsidence section of your home insurance documents is called 'heave'.

Heave is effectively the opposite of subsidence and occurs when the soil beneath a property expands and pushes the ground upwards due to increased moisture levels which again, can result in structural damage to your property.

The main signs of subsidence are:

- **Large cracks in walls**
- **Doors and windows sticking and/or becoming misaligned**
- **Sinking and/or sloping floors**
- **Wallpaper creasing or rippling at joins with no signs of damp**
- **Extension cracking or moving away from main property**
- **Noticeable leaning of a house**

Subsidence can take many months or even years to become obvious but if you do spot signs in your property, you should contact an expert such as a structural engineer or a chartered surveyor as soon as possible so they can assess and then advise on the extent of any issue and what to do next. It is also advisable that you contact your insurer too.



What can cause subsidence?

Subsidence can be caused by a variety of factors including extended spells of dry weather and/or escape of water from leaking or damaged drains below the ground. This can be made worse when the following are also factored in which will put your property at higher risk:

- **Soil type** - Properties can be affected by subsidence due to location and the soil they are built on. Those built on clay soil are particularly vulnerable because they shrink, crack and shift during hot, dry weather (depending on their water content). Heightened spells of dry weather can bring about a shrinkage of clay soil to such an extent that it may cause the foundations underneath your home to shift.
- **Leaking drains and water mains** - These can wash away or soften soil with sandy or gravelly soils being the most prone to this risk. Foundations can ultimately then give way and subside..
- **Trees and shrubs** - Moisture from the soil is taken by trees and shrubs which may cause the ground underneath properties to shrink which again can result in the movement of property foundations.
- **Local mining activity** - Old mines and former quarry/pit sites can create risk to properties in close proximity if the fill-in material collapses.

Can you prevent subsidence?

- **Maintain and inspect your property** - make sure that gutters, pipes and plumbing are well maintained to avoid leaks and/or blocks, and you have an effective drainage system.
- **Manage trees or larger shrubs** - If they are close to the property, look to maintain or even remove these to help prevent soil drying out significantly. If you know the signs to look out for, it can help with early detection of subsidence which will hopefully save you money or needing to make a claim in the long run.



What if I need to make a claim for subsidence?

Most home insurance policies will cover subsidence claims and may also include alternative accommodation should you not be able to live in your property while the repairs are made.

If a claim for subsidence is valid and needs to be made, it will usually mean extensive work and a large cost to rectify the situation. For that reason, the standard excess for subsidence claims will be £1000.

For any known subsidence areas (also for known flood areas) insurers may actually decline to even offer cover if the risk is too high.



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