



Protecting your home from subsidence

November 2020

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Introduction

The shortage of rain experienced by much of the country during recent years has caused an increase in the amount of damage to buildings by subsidence. In extreme cases such damage can result in house being uninhabitable while repairs are being carried out.

This Guide provides information and advice on how to identify subsidence, the causes of subsidence, sensible precautions to help to prevent the problem, the first steps to take if damage still occurs and accessing insurance after a subsidence claim.

This Guide focuses on domestic properties but can also apply to generally smaller commercial buildings if they have shallow foundations.

How to identify subsidence?

Subsidence is the downward movement of the ground supporting the building. Damage occurs because the movement is often uneven, causing cracks in walls, floors, and ceilings. The main cause of subsidence in the UK is the shrinkage in dry weather of clay soils which expand and contract with changes in their moisture content. The escape of water from leaking or damaged drains below the ground can also cause subsidence.

Subsidence damage to buildings is generally distinctive in appearance, cracks in walls usually having the following features:

- Apparent from both inside and outside the property
- Diagonal, and wider at the top than at the bottom
- Thicker than a 10 pence coin
- Found around doors and windows

This is often accompanied by doors and windows sticking or wallpaper ripping and crinkling reflecting the distortion of the building.

Much less common but causing damage of a similar nature are:

- *Heave* which is an upward movement of the ground supporting the building i.e. the opposite of subsidence
- *Landslip* which is the movement of a mass of ground down an incline or slope trying to find a natural level.

All buildings can suffer minor cracking arising from a number of causes other than subsidence, heave, or landslip, the most common of which are:

- Consolidation settlement of soil due to the weight of the building. This normally occurs early in the life of a building
- Temperature changes of the building superstructure causing expansion and contraction
- Drying and shrinkage of building materials

Cracks arising from these causes are usually uniform in width and narrow (hairline to 3mm) and can be dealt with during routine maintenance or redecoration.

Causes of subsidence

Subsidence can be caused by a variety of factors including:

Soil type

Clay soils in particular are vulnerable because they shrink, crack and shift during hot, dry weather depending on their water content.

Most of the shrinkable clays in the UK are located in Southern England, the area most affected by the lack of rainfall over recent years. In normal circumstances clay will shrink in the summer and recover by swelling in the wetter winter months. With the advent of a series of dry summers and winters, in many cases the ground has been unable to recover.

As a general rule, clay with a high shrinkage potential will only have its moisture content vary up to 1m in depth. Modern day foundations should not be affected, as they are normally at least this deep. Where trees and shrubs are present, moisture content will be affected to a much greater depth.

Trees and shrubs

Where clay soils are present, vegetation can be an issue if they are close to your foundations as some species absorb a lot more water, and so can dry the soil out.

Trees and shrubs need large amounts of water to survive, a mature deciduous tree can remove in excess of 50,000 litres per year. In drought conditions moisture removal up to a depth of 6m can take place and trees will send out extensive root systems looking for water.

Heave is normally caused by the removal of trees or large shrubs. While the tree is growing the surrounding soil is dried out but when the tree is removed the moisture content builds up, causing the ground to swell. The process can take many years, but the damage caused by heave is, in most cases, much more severe than that caused by subsidence. Problems can arise if mature trees near houses are cut down or if a site is cleared of vegetation before construction commences.

Local mining activity

Old mines and former quarry or pit sites can cause instability if the fill-in material collapses.

Leaking drains and water mains

Leaking drains can wash away or soften soil. Sandy, gravelly soils are the most vulnerable to washing away.

How to prevent subsidence

Whilst southern England is particularly vulnerable - where shrinkable clays predominate and where rainfall is lowest - problems also occur in other parts of the country where clay forms a significant proportion of the soil.

While not all subsidence problems can be avoided, a few simple actions can be taken to protect your property and prevent long-term problems if you live in a clay soil area.

- Do not plant trees or large shrubs close to the house, garage, or outbuildings. If concerned about the location of trees or large shrubs, obtain specialist advice from a tree surgeon or similar professional.
NB. Initially small hedges of Leylandii bushes (*Cupressus-cypris leylandii*), which on their own may not cause a problem, will have a much greater effect when massed together (and can grow large).
- If trees have been planted close to your property after the house was built, it is recommended that they are moved.
- Trees can be managed, through a programme of pollarding or crown thinning, to control the amount of foliage produced, which in turn will reduce the amount of water it requires.
- Trees which are older than the structure should not be removed as this could cause uplift of the ground and heave.
- Never remove or in any way alter a tree on which there is a preservation order, without the appropriate consent.
- If in doubt obtain specialist advice from a tree surgeon or similar professional (initially the cost involved will normally have to be borne by the policyholder and will only be reimbursed by the insurer if a claim is met).
- The tree may be within a neighbouring garden or in the street. If you are worried about the potential subsidence problems that a neighbour's tree could cause, discuss it amicably and try to persuade him or her to take an appropriate action. Only if your neighbour is uncooperative, or the tree is the property of the local authority, write a letter expressing your concern and keep a copy for future reference.
- Ensure that gutters, pipes, and plumbing are well maintained to avoid leaks.

What to do if subsidence occurs?

Minor cracking can occur in any building for reasons not related to subsidence. This can be dealt with during routine maintenance and decoration.

If your home is in a shrinkable clay area, minor cracks with widths up to 5mm can occur during unusually dry spells and can then be treated by redecoration when they have closed again after the normally wetter winter months.

If the cracks do not close, or continue to open beyond widths of 5mm, there is a long-term problem and you should immediately consult your insurance company.

If you suspect your property has suffered from subsidence damage, contact your insurer as soon as possible. Your insurance company will advise you on the next steps to be taken. Where appropriate, specialists will be appointed to investigate the cause of the damage and to arrange for repair work to be carried out. The effects of even quite serious subsidence damage can often be rectified by means other than under-pinning.

In the most serious cases, the investigation, including monitoring of the movement causing the damage, can take a considerable period of time in order that a proper and lasting repair is made to the property. Where a monitoring of this nature is required the time taken by the investigation work may well exceed 12 months.

In extreme cases your property may need to be underpinned – where a building's foundations are strengthened or deepened – to prevent further subsidence.

Your buildings insurance policy will usually cover you for damage caused to the structure of your property and outbuildings by subsidence. Most policies will have an excess of around £1,000 for a subsidence claim.

Damage to surrounding structures such as garden walls, fences, gates, patios, and driveways is not usually covered, unless the damage occurs at the same time as the damage to your home.

If the damage to your home is so severe that the property is uninhabitable, your insurance will cover the cost of alternative accommodation while repairs are being carried out.

It is important to contact your buildings insurance provider to find out exactly what is covered under your policy and how much excess you will need to pay.

Insurance after a subsidence claim

Homeowners often find it difficult or expensive to get property insurance after making a subsidence claim.

Getting cover from your current insurance provider

ABI member companies are committed to working with policyholders to manage ongoing subsidence risk and maintain cover, however there may be circumstances where continuation of cover is not possible.

If a homeowner is selling their property that has suffered subsidence damage, the current insurer should continue insuring the property as they should be happy with any repair work they have arranged and the risk level the property poses.

Getting cover from a new insurance provider

If your property is still at risk of subsidence you may have to pay a higher premium than other homeowners and your policy may be subject to different terms and conditions.

If your home has suffered from subsidence damage in the past and you want to change your insurance provider, contact an insurance broker through the British Insurance Brokers' Association (BIBA) for specialist advice.

If you discover subsidence damage after changing your insurance provider

If you change insurer and then discover subsidence damage, the ABI's Subsidence Claim Handling Agreement will help determine whether your previous or current insurer should handle your claim.¹ The decision will be based on the amount of time that has passed between you switching insurer, discovering subsidence damage, and notifying your insurer:

- if the date of notification is within eight weeks of changing insurance provider your previous insurer will handle your claim
- if the date of notification is between eight weeks and one year of switching provider then your previous and current insurers will share the cost of your claim
- if the date of notification is more than a year after you switched insurers your current insurance provider will deal with your claim

If subsidence damage is caused by a tree in a neighbouring property

If your property suffers subsidence damage caused by tree root encroachment from a neighbouring property, the ABI's Subsidence Tree Root Claims Agreement covers the procedure insurers will follow for these type of claims.² ABI insurers have agreed that:

- The insurer of the building or property damaged will investigate, handle and where appropriate settle the claim the claim;
- They will not pursue recovery against the insurers of the property responsible for the subsidence damage due to tree root encroachment;
- If there is a recurrence of subsidence damage or no preventative measures are taken by the person liable for the encroachment, the Agreement will have no effect for subsequent claims;
- The Agreement will have no bearing in any uninsured loss claim which may be pursued against the person liable for the encroachment.

¹ ABI Subsidence Claim Handling Agreement – <https://www.abi.org.uk/globalassets/files/subject/public/home-insurance/abi-domestic-subsidence-claims-agreement-and-guidelines-dec-2017.pdf>

² ABI Subsidence Tree Root Claims Agreement - <https://www.abi.org.uk/globalassets/files/subject/public/home-insurance/abi-domestic-subsidence-tree-root-claims-agreement-may-2017.pdf>

Glossary

Subsidence

Subsidence is when the ground beneath a building sinks, pulling the property's foundations down with it.

Heave

The upward movement of the ground supporting the building

Landslip

The movement of ground down an incline or slope trying to find a natural level

Excess

An amount of money that the policyholder has to pay towards the cost of a claim. In subsidence claims, this is usually £1000.



Further information and contacts

The Association of British Insurers

<http://www.abi.org.uk/>

The British Insurance Brokers' Association

<https://www.biba.org.uk/>

The Royal Horticultural Society

<https://www.rhs.org.uk/>

The Royal Institute for Chartered Surveyors

<https://www.rics.org/uk/>

The Arboricultural Association

<https://www.trees.org.uk/>