



CUSTOMER GUIDANCE NOTE 1

An Introduction to Subsidence

The appearance of cracks in your home will undoubtedly cause some concern but does it actually mean that your property is suffering from ground movement (Subsidence, Heave or Landslip)? This pamphlet is designed to provide some information to you in addition to that which will be discussed with our experts at the time of your claim.

What is Subsidence and what are the main symptoms?

Subsidence damage is caused where changes in the ground beneath the property lead to movement of the foundations. If a part of the foundation moves up or down, then damage is likely to show up as cracks in the walls. This may be the first indicator that there is a problem.

It is important to note that all buildings move and all buildings crack so it is not unusual for some cracks to become apparent at some time during the life of a building. It is also normal for doors to stick or windows to jam at certain times due to other influences.

In many cases, even if you do have subsidence damage, it can be repaired easily and effectively, without having to do anything to the foundations. It is also possible, in most cases, to remove the cause of the subsidence once and for all so that the subsidence should not recur.

What does subsidence damage look like?

Subsidence cracks are typically wider at the top than the bottom. They commonly appear around points of weakness, for example, windows or doors. You may also experience doors and windows sticking and walls and floors may show signs of distortion.

What could be causing the cracking if it's not subsidence?

There are many causes of building damage, the majority of which should not cause any undue concern. Certain types of damage may not fall for consideration under your insurance policy.

Typical examples could be:

Seasonal variations in temperature and moisture can cause expansion and contraction of some elements of the building. Cracking could result.

Lintels over door or window openings may deteriorate and sag. This may lead to diagonal cracking above the opening.

Initial settlement in new houses due to the weight applied on the soils below. Movement should cease after a few months and cracks may then be simply filled.

If you repair plaster or apply new plaster, it may shrink, again causing minor cracking.

This is not an exhaustive list and should you have any concern over the integrity of your property then you should seek professional advice from an appropriately qualified person.

What are the main causes of subsidence damage?

Because subsidence is due to changes in the soils beneath a property, it is usually caused by factors that alter the conditions of the soils. In most cases, ground movement results from there being either too little, or too much water in the soil.

Some soils will shrink or swell due to variations in moisture content (soils with a high clay content are most susceptible). Such variations in moisture content can be due to exceptionally dry weather, often exacerbated by moisture extracted by tree roots.

Leakage of effluent or a change in the water table can result in instability of the soil so if water is allowed to leak into the ground this can wash away or soften the soils beneath the foundations leading to subsidence.

An Introduction to Subsidence – *Cont'd...*

What should I do if I am concerned?

Your insurer will be able to offer advice and, by asking the right questions, may be able to put your mind at rest.

If your insurer believes that there may be a problem at your property, then they will pass the claim to a specialist company who will then instigate a managed claim process on their behalf.

What will happen next?

If your insurer chooses to appoint an expert, then a process will be set in motion to deal with the claim. You may refer to our accompanying leaflet, 'Subsidence - A Typical Claim' that will provide further guidance on the process.

**PMC (NW) Ltd
Newspaper House
Tannery Lane
Penketh
Warrington
WA5 2UD**

**Tel: 0870 389 3801
Fax: 0870 389 3802
Email: info@pmcnwLtd.co.uk**