



## CUSTOMER GUIDANCE NOTE 2

### Subsidence – a typical claim

**If your insurers believe that you may have a valid claim, then they will instigate a well practiced, expertly managed claims process that will be progressed by PMC (NW) Ltd, an independent, impartial firm of Chartered Engineers, Surveyors and Loss Adjusters who specialize in this type of claim.**

#### *What is the first step?*

You will receive a call from a member of our Support team to let you know that we have been appointed. Your claim will be passed to one of our experts who will call you and ask a number of questions that will enable him or her to get a feel for what we might be faced with. This individual will arrange to visit your home, possibly together with a site investigation team, at a mutually convenient date and time.

#### *What will happen at the first visit?*

Our appointed subsidence expert will visit you and carry out a detailed inspection of the damage. He or she will not undertake a full structural survey and the inspection and investigation will be limited to the areas of concern. The main aims at this stage will be to see whether a valid claim exists or not, what are the potential cause(s) of damage, what may or may not be covered under the insurance policy and what needs to be done to progress the claim through to completion. Importantly, our expert will explain the process to you so that you are fully aware of what will be happening.

**Site Investigation** - Often, with your agreement, we will undertake a 'Day 1' Site investigation that may include trial pits and boreholes being excavated to establish the type of foundation supporting the building and the condition of the soils beneath. We may also test the drains to establish whether there is any leakage. Soil and tree root samples may be taken for further laboratory analysis.

You may be assured that all investigations are undertaken by specialist contractors who will keep noise, mess and disruption to a minimum.

There will be occasions where it may be more convenient to carry out an investigation at another time or we may decide that an investigation is unnecessary.

#### *What will happen next?*

Shortly after our first visit, you will receive a report outlining our initial findings and explaining our planned course of action. A similar report will be sent to your insurer (and Broker, if required).

Depending on our findings we may recommend that drains be repaired, trees be pruned or taken down, or other mitigation works be undertaken to remove the cause(s) of the subsidence. These works will be arranged by our expert with your agreement. It is likely that the costs associated with such works will be borne by the insurance company but we will advise you if you are likely to incur any cost.

**Please note that we cannot arrange for works to be undertaken at your property without your authorization. You may therefore be asked to sign an appropriate form that authorizes our contractors to work on your home.**

#### *Will repairs be undertaken immediately?*

An important part of the process is to ensure that your property has regained its stability following the removal of the cause(s). It may therefore be necessary to wait for a period of time to allow the situation to

settle down. During this time, we may physically monitor the building for signs of further movement or we may simply maintain our observation by revisiting at regular intervals. During this period, we will keep you fully apprised of the situation.

## ***What happens if my building doesn't stabilize?***

In some cases, a building will not stabilize despite the mitigation works that we may have carried out. In this case, it will be necessary to carry out works to the substructure to improve the foundation system.

## ***How will I know what you are planning to do?***

Once our expert is satisfied that either the building is stable enough to embark on remedial works to the superstructure or that the foundations will require improvement, you will be visited again and an outline schedule of works will be drafted. You will have the opportunity to comment on the proposed works before they are issued to one or more of our contractors for pricing. Remember that the proposed works may be varied during the course of the repairs if we discover more damage or if the situation changes before the works are commenced. This is quite a normal practice in building works. Any variations will, of course be discussed with you before implementation.

## ***How can I be sure that I am getting a good job?***

The repair stage will be overseen by one of our Contracts Managers who will visit at key stages to check on progress. In certain situations, we may have to apply for planning permission or building regulations approval. In such cases you may also be visited by officers from local authorities.

All of our contractors are vetted in accordance with recognized parameters and have been chosen because of the quality and reliability of the service that they have provided in the past.

## ***What guarantees will I get?***

Due to the nature of subsidence, we will not be able to categorically guarantee that the situation will not recur. You will appreciate that there are factors such as changing climatic conditions etc that are outside our control. We will, however, provide you with a 'Certificate of Structural Adequacy' which will be specific to your property and have different wordings depending on whether works were undertaken to the superstructure, substructure or both. The certificate will state that on completion of the claim, your building is deemed to be stable and that the works undertaken were appropriate for the circumstances and completed satisfactorily. You will also receive all relevant manufacturer's guarantees and warranties.

## ***What happens if I am not satisfied at any stage?***

From January 2005, the Financial Services Authority (FSA) has regulated insurance companies and brokers who transact general insurance business.

Organisations such as PMC are not regulated by the FSA but insurers who utilise our services are required to satisfy themselves that we are compliant. A part of the compliance is to have a detailed and robust complaints procedure in place.

If you are not satisfied with the service at any stage of the process, please speak to your appointed Project Manager who will hopefully resolve the issue. If the situation persists, then please call our support team on the numbers below or speak directly to your insurer.

If you are concerned that you have not heard from anyone for some time, then please speak to someone in our support team.

**Our promise to you is that we will provide you with a detailed update on your claim together with a plan of action within 24 hours of your call.**

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

**Tel: 0870 389 3801  
Fax: 0870 389 3802  
Email: [info@pmcnwLtd.co.uk](mailto:info@pmcnwLtd.co.uk)**