



Subsidence, Landslip and Heave Factsheet

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. Subsidence 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.
- **Property location:** 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:** Heave is the upward movement of the ground supporting the building.
- **Landslip:** Landslip is the 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 the edge of 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. 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. Trees and shrubs planted too close to a property are a common cause of problems. You should also consider the proximity of trees to underground drains and buildings including any belonging to neighbours.

The table below indicates the suitable planting distances of various trees from houses, garages or outbuildings:

| Type of tree | Normal mature height (metres) | Safe distance from property (metres) |
|--|-------------------------------|--------------------------------------|
| Willow | 24 | 40 |
| Poplar | 28 | 35 |
| Elm, Oak | 24 to 25 | 30 |
| Horse Chestnut | 20 | 23 |
| Plane | 30 | 22 |
| Ash | 23 | 21 |
| Cypress, Lime, Maple | 21 to 25 | 20 |
| Sycamore | 24 | 17 |
| Beech | 20 | 15 |
| Walnut | 18 | 14 |
| Hawthorn | 10 | 12 |
| Cherry, Damson, Plum, White Beam / Rowan | 12 to 17 | 11 |
| Apple, Pear, Birch | 12 to 14 | 10 |
| Laburnum | 12 | 9 |
| Pine | 29 | 8 |
| Spruce | 18 | 7 |
| Holly, Laurel | 8 to 14 | 6 |
| Magnolia, Yew | 9 to 12 | 5 |



Subsidence, Landslip and Heave Questionnaire

Full Name:

Insured address:

1. Is the home (including outbuildings):

a) showing signs of internal or external stepped or diagonal cracking? YES: NO:

- If YES, please state the width and the length of the crack(s) in the box below:

b) being monitored for or ever suffered from, any subsidence, landslip or heave? YES: NO:

c) to your knowledge, ever been subject to a survey which mentions subsidence, landslip, heave, settlement or movement? (if YES, please enclose a copy) YES: NO:

d) to your knowledge, close to any neighbouring buildings that have been the subject of an occurrence of subsidence, landslip or heave? YES: NO:

2. Are there any trees or shrubs within 5 metres of the building (whether inside or outside of your garden) which are more than 5 metres tall? YES: NO:

3. Has the home (including outbuildings) been extended within the last 25 years? YES: NO:

4. Has the home (including outbuildings) ever been flooded as a result of broken or damaged drains, or are you aware of any underground drainage problems? YES: NO:

5. Are your perimeter walls on the premises in a good state of repair YES: NO:

If you have ticked any of the shaded boxes above, please give full details below:

DECLARATION: To the best of my/our knowledge and belief the information provided, whether in my own hand or not, is true and I/we have not withheld any material facts. I/we understand that non-disclosure or misrepresentation of a material fact may entitle Underwriters to void the insurance. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters: If you are in any doubt as to whether a fact is material or not you must disclose it in the space below (continue on a separate sheet if necessary)

This questionnaire and the information provided in connection therewith contain statements upon which Underwriters will rely on when deciding to accept this insurance.

Signature:

Date: