



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:

DATA PROTECTION ACT 1998

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 1998. For the purpose of providing this insurance & handling of any claims, which may arise under it, Underwriters may need to transfer certain information, which you have provided to other parties. By signing this proposal you agree that such transfer(s) may be made.

DECLARATION

I/we declare that the information disclosed on this proposal, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.

I/we agree to tell you as soon as possible about any changes to the information I/we have provided to you, which happens before or during any period of insurance. Your broker will tell you if any such change affects your insurance and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Your signature(s):

Date:

No cover is in force until this proposal has been accepted by us and you have received confirmation to this effect. We reserve the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided.