

Crawford & Company[®]

Subsidence: Loss adjusting and claims management solutions

Who are we?

We are a specialist company, appointed by your property insurers to manage your subsidence insurance claim from the initial investigations to the final repairs.

Who will handle my claim?

A subsidence consultant / advisor will be appointed as your point of contact to manage the claim from beginning to end. Throughout the course of the claim other experts may be required to liaise with you or visit your property. We may ask you to take video footage.

What services do Crawford[®] provide?

- Establish the cause of damage.
- Determine whether the damage is covered by the insurance policy and the extent of cover.
- Arrange investigations and pursue mitigation.
- Assess and approve repairs.

What information will help the subsidence consultant / advisor?

- Knowing the approximate date / timing that the damage appeared.
- Photographs.
- Documents relating to any extensions / conservatories / building work previously completed.
- Any copy correspondence you might have sent to a third party in the past requesting tree removal or drainage repairs.
- Your original pre-purchase building survey.



Investigate

0 – 3 months

- Survey of your property to investigate the cause of the damage.
- If our initial survey confirms that the damage is not subsidence, we will explain and provide a report with our findings, usually within 28 days.
- If the cause is not clear then further investigations may be required before we reach a conclusion.
- If the cause of damage is confirmed to be subsidence then we will arrange site investigations on a case by case basis. On some occasions there is no need for additional investigations.
If site investigations are required then these may include:
 - Trial holes to confirm foundation details
 - Boreholes to confirm ground conditions and the presence of tree roots
 - Drainage surveys to look for faults
 - Specialist arborist (tree expert) report
- These investigations involve specialist equipment and teams and as a result can take up to 8 weeks to conclude.
- Once the specialist investigations are complete, we will review the findings and provide an additional report with further recommendations.



Mitigate

6 months – 2 years

“Mitigation” is a phrase we will use throughout your claim and refers to the actions that we take to resolve the subsidence affecting your property. In most cases, mitigation will involve either removal of vegetation or repairing defects with drainage.

In order to prove the cause of the movement, site investigations and monitoring are often required. The site investigations will help us confirm our diagnosis to a third party. Monitoring provides useful data to show the pattern and extent of movement. For monitoring to be meaningful it often needs to be completed over a number of seasons.

Mitigation works can be simple or complex to complete. There are various scenarios and we tailor our approach to each claim.

Where we have to pursue a third party to request drainage repairs or tree removal this can take longer. This may involve instructing solicitors to support with the requests – the costs of solicitor involvement are usually covered under your insurance policy.



Repair

4 weeks – 6 months

This is the final stage of your claim. If you choose to have the repairs completed by one of our approved network contractors we will manage the repair process for you.

If your preference is to arrange for the work to be completed by a contractor of your choice we will agree a cash settlement with you based upon an appropriate schedule of work or estimate with costs verified by us. If this is your preferred method of settlement you will be responsible for managing the repairs.

What will be repaired?

- Your insurers will fund the cost of repairing damage caused by subsidence identified as part of your claim.

What will not be repaired?

- We will not authorise the repair of any damage that does not form part of the claim, such as pre existing damage or damage that has been caused by a separate event.

FAQs – Investigations

What is subsidence?

Subsidence can be defined as downward movement of the site caused by the ground beneath the building foundations becoming unstable. Subsidence will usually manifest suddenly with cracks on the interior and exterior forming in a diagonal pattern.

What causes subsidence?

The two most common causes are:

Trees: They can take moisture from the soil causing it to dry and shrink. Vegetation management or removal can solve the problem. If it involves your own vegetation this can be straight forward. However, when the vegetation is owned by another person or the local authority, removal can take time due to the evidence required by them to prove that removal is needed. When a tree is involved the movement will be cyclical i.e. cracks open in the summer / autumn and close in winter / spring.

Leaks: From drains or water mains can soften the soil or wash it away causing downward movement. Repairing the fault will solve the problem.

Do cracks mean I have subsidence?

The good news is, not all cracks are a sign of subsidence. The most common causes of cracks can be:

- **Lintel failure** above a door or window causing brickwork to drop resulting in cracks above an opening.
- **Temperature changes** causing the walls of your home to heat / cool can lead to expansion and contraction of building materials – this can cause cracks and is a common wear and tear matter.
- **Moisture changes** causing expansion and contraction of building elements – this can cause cracks and is a common wear and tear matter.
- **Lack of restraint** or, more simply a lack of bracing to parts of the structure that can cause external walls to move outwards leading to cracks in the brickwork.
- **Wall tie corrosion** causes cracks to appear externally due to rusting metal cavity wall ties.

All buildings move and settle over the years, resulting in minor cracks and they are rarely a cause for concern.

Why can't we force the third party to take action?

Where we require a third party to take action to mitigate the cause of the damage, we may need to provide evidence. Investigations and negotiations can take several months to complete. Third parties will often raise arguments in respect of environmental concerns and sustainability that can cause delays and prolong discussions.

How long will my claim take to resolve?

This depends on the cause of the subsidence and the complexities. Most claims take between six months (simple) to two years (complex) to resolve. Occasionally, more complex claims may take longer to resolve depending on the circumstances. At the outset of the claim we provide an estimate of claim duration. We will keep you updated during the course of the claim if there are significant changes to our initial estimate.

What is an excess?

Just like you would have on a car insurance policy, there is usually an applicable subsidence excess on your buildings insurance policy, which will be listed in your insurance policy schedule. This is usually £1,000 and is collected once we have resolved the subsidence issue and before the repairs are completed to the building.

Did you know?

- Around 60% of claims presented turn out not to be subsidence.
- Underpinning is not common – in fact, less than 10% of properties need this type of stabilisation. Repairing drainage faults and positive vegetation management succeeds in 90% of claims.



FAQs – Mitigation and monitoring

What does mitigation involve?

Mitigation measures can be simple or complex to complete. We'll explain further below:

Drain repairs:

- If the cause of damage is due to faulty drains within **your ownership** we will arrange for them to be repaired by a specialist drainage contractor. Sometimes the cost of repairs is covered by a separate section of the insurance policy. If that is the case we will explain what you need to do.
- If **your neighbour** owns the defective drainage then we will ask them to complete the repairs.
- If the **Local Water Authority** (LWA) owns the defective drainage then we will ask them to complete the repairs.

Vegetation management:

- If **you own** the implicated tree(s) then we can arrange for them to be removed.
- If **your neighbour** owns the implicated tree(s) then we will request removal of the trees and if required provide them with supporting evidence.
- If the **Council** own the tree(s) or there is a **Tree Preservation Order** (TPO) then we have to provide the Council with monitoring and site investigation evidence before they will act or revoke the TPO. This may involve 12 –18 months of monitoring records before they will consider approving tree removal.

What is monitoring?

Crack Monitoring: this form of monitoring measures changes in the widths of cracks over a period of time. Often crack monitoring is set up at the outset of a claim and then readings are taken at defined points. In simple cases, crack monitoring may not be required. If crack monitoring is recommended then readings will be taken every two or three months for an appropriate period of time.

Level Monitoring: this form of monitoring measures vertical movement of the property from a datum point. It is mainly used for evidence gathering purposes when Council or TPO trees are implicated as causing the subsidence. Depending on the circumstances, the level monitoring can be completed over a period of 6 to 18 months.

Monitoring Duration: the need for monitoring depends on the circumstances of your claim. Monitoring is often required before the mitigation measures (tree removal or drainage repairs) are completed and may also be needed after these measures are undertaken. Monitoring provides evidence to support the cause of the subsidence, but is also required to help us determine when the building is stable. Once a building is stable, we can then move to the repair phase of your claim.

Did you know?

- Sustainability is important to us – for every tree we arrange to be removed we fund the planting of another tree via a charitable trust.



FAQs – Repairs

What are the repair options?

1. Repair using a nominated contractor via Crawford Contractor Connection®, our managed repair service. We introduce you to a contractor on our network and you appoint them to complete the repairs.
2. Repair using your own contractor – your chosen repairer will need to provide an itemised quotation for the work to be undertaken. On receipt we will review and confirm if this is approved, however, we would not be able to take any responsibility for the health and safety management on site or determine the contractor's competency. Payment will be to you directly and net of your policy excess.
3. We can sometimes agree a cash settlement based on the cost of repairs net of the policy excess. This is subject to insurer approval and also depends on the complexity of the repair.

What will I need to do?

- Once we confirm that your property is stable and can be repaired, we will write to you to confirm the next steps and ask which option (listed above) you would like to pursue.
- If you choose to appoint a nominated contractor via Crawford Contractor Connection then we will provide a repair schedule and all parties will need to agree to the scope of the repairs. This is to make sure that everyone understands what will be repaired at insurer's cost.
- Before work can commence we will ask you to pay your policy excess - this is usually £1,000 and is set out in your insurance policy schedule.
- You will just need to allow the repairing contractor access to your property. This may involve vacating rooms whilst they are on site but they will explain and agree a programme of works with you.
- Once works are complete we will ask you to confirm that you are satisfied with the quality of the work completed so that we can arrange payment to the contractor.

What certification will I receive?

- **Certificate of Structural Adequacy (CSA)** – at the conclusion of the claim we issue a CSA to confirm that the subsidence claim is fully resolved.
- **Repair Warranty** – Crawford Contractor Connection offer a 36 month warranty upon completion of the repairs by a network contractor.

Can I sell my house after it has been affected by subsidence?

Yes – the act of mitigating the cause of subsidence and completing the repairs, returns the building to the condition it was prior to the damage having occurred.

For more information, please contact us at:

T: 0115 943 8260

E: subsidence@crawlco.co.uk

About Crawford & Company®

For over 80 years, Crawford has led the industry through a relentless focus on people and the innovative tools that empower them.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Catastrophe
Response

9,000 employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually

Crawford®

Learn more at
<https://www.crawlco.co.uk/services/subsidence>    