

# PRESTIGE

UNDERWRITING

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## CUSTOMER GUIDANCE

# SUBSIDENCE



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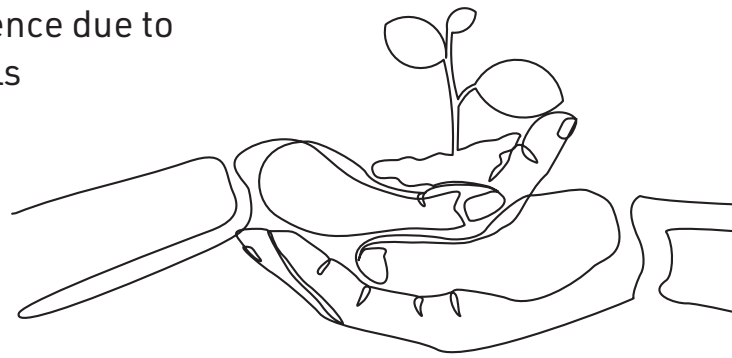
Subsidence occurs when the ground beneath a property moves by sinking downwards, putting the property foundations under huge stress and potentially leading to severe structural problems.

There's another type of ground movement you may find under the Subsidence section of your home insurance documents, called 'heave'. Heave occurs when the soil beneath a property expands and pushes the ground upwards due to increased moisture levels, this can result in structural damage to your property.

Subsidence can be caused by a variety of factors including extended spells of dry weather and escape of water from leaking or damaged drains below the ground.

It is exacerbated when the following factors are at play, putting your property at higher risk:

- **Soil type** – Homes can be affected by subsidence due to location and the soil they are built on. Clay soils in particular are vulnerable because they shrink, crack and shift during hot, dry weather depending on their water content. Extended spells of dry weather bring about a shrinkage of clay soil to such a degree that will cause the foundations underneath your home to shift.



- **Leaking drains and water mains** can wash away or soften soil. Sandy, gravelly soils are the most vulnerable to washing away. Foundations can then give way and subside.

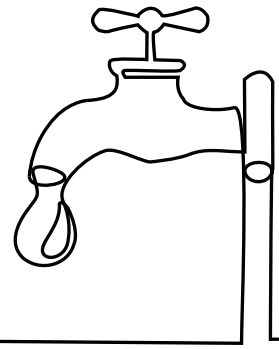


- **Trees and shrubs** - vegetation takes moisture from the soil causing the ground underneath buildings to shrink, this can result in the movement of property foundations.

- **Local mining activity** – Old mines and former quarry or pit sites can cause instability if the fill-in material collapses.

Subsidence can take many months or indeed years to become obvious however you can be proactive and take steps to help prevent it happening:

- Regularly **inspect your property** to ensure that gutters, pipes and plumbing are well maintained to avoid leaks and/ or blocks.
- **Management of trees or larger shrubs** close to house to prevent soil drying out significantly.



If you know the signs to look out for with subsidence, it can help with early detection which will hopefully save you money in the long run. The main signs of subsidence are:

- **Large cracks in walls**
- **Doors and windows sticking and/or becoming misaligned**
- **Sinking and/or sloping floors**
- **Wallpaper creasing or rippling at joins with no signs of damp**
- **Extension cracking or moving away from main property**
- **Noticeable leaning of a house**

If you spot any signs of subsidence in your property, contact your insurer as soon as possible.

