



Subsidence

claim guide

We're sorry to hear about the damage at your home. We know this can be a stressful time, so this guide explains what to expect and how we'll support you throughout your claim.

If you need help at any point, please get in touch with your claims handler on the dedicated phone number they gave you. Your supplier is also available to provide support and guidance.

What is subsidence?

Typical signs include:

- New or expanding cracks in plasterwork – often diagonal and tapering.
- New or expanding cracks in outside brickwork.
- Doors or windows sticking for no apparent reason.

What causes subsidence?

- Certain clay soils expand and shrink when moisture levels change, especially after dry periods.
- Trees and vegetation can draw water from the soil, causing ground movement.
- Leaking drains can soften or erode the soil.
- Mining activities can also impact the stability of the ground.

How long do subsidence claims take?

A claim can often take 12–24 months (or longer in complex cases). It depends on the cause of the subsidence and whether we need to work with third parties, like neighbours or local authorities. We'll keep you informed and involved in all stages, including any decisions that need to be made.

What happens after I report my claim?

If we agree to proceed, we'll arrange for a specialist to visit your home and assess the damage. Please let them know about any specific needs so we can give you the right support.

Key stages of a subsidence claim

We aim to complete any repairs as quickly as possible and help you stay in your home wherever we can.

This guide will help you understand what to expect during each stage your claim may go through:

- Triage
- Assessment
- Mitigation and monitoring
- Diagnosis and repair
- Completion



Sometimes, damage that looks like subsidence turns out to be caused by building defects or other issues.

In these cases, we'll let you know if your policy covers the problem. If not, we'll offer guidance on the steps you can take where possible.



Triage

When you first report your claim, we'll assess the situation and try to understand if subsidence is likely. We may ask you to provide photos or join a video call so we can review the damage.

- If we determine the damage isn't caused by subsidence but by something else your policy covers, we'll redirect your claim appropriately.
- If we determine the damage isn't covered by your policy, we'll let you know at this point.



Assessment

If we determine that subsidence is likely, we'll appoint a specialist to contact you. They'll arrange to visit your property to determine the cause of the damage. If further investigation is necessary, they'll explain the process and how long it could take. After the assessment, they'll send you a report confirming whether the damage was caused by subsidence and if it's covered by your policy.

If it is, you'll need to pay the £1,000 policy excess before repairs begin. We'll discuss payment arrangements with you.



Mitigation and monitoring

This stage focuses on addressing the cause of the subsidence. This can take 3–18 months, depending on whether the problem involves trees, drains, or third parties.

Your specialist and any other specialist contractors will need access to your property and will agree with you how this will be managed. Investigations **may** include:

- **Ground investigation** – assesses the soil providing support under your home.
- **Drainage survey** – checks for pipe damage using cameras.
- **Crack monitoring** – determines whether existing cracks in your walls are widening over time (for up to 12 months).
- **Level monitoring** – reference points are installed to the walls around the perimeter of your home for regular readings to be taken (for up to 12 months).
- **Trees and shrubs** – a specialist may inspect nearby vegetation and recommend pruning or removal. Extended monitoring may be required if a tree is protected or owned by someone else (e.g. neighbours or local authorities).

Once subsidence is confirmed and policy liability is established, we'll focus on addressing the cause to stabilise your home. We'll begin repairing broken drains or reducing nearby trees, for example.



Diagnosis and repair

When your specialist is confident that mitigation and monitoring indicate your home's stable and there's no significant ongoing movement, building work can start. These can take up to 6 months depending on the scale of repairs and any planning consents or building regulations needed.

Your specialist will agree a detailed schedule of work with you and discuss your settlement options. Any removal of rubbish or debris will also be handled.



Completion

When repairs are finished, you'll receive a Certificate of Structural Adequacy. Keep this document for future reference – it records the cause, the mitigation steps taken, and the repairs carried out.

If you can't stay in your home

Whenever possible, we'll help you stay in your home while repairs are carried out. That could include solutions like mobile bathroom or kitchen pods, storage or hire furniture.

If you're required to move out during repairs, we may arrange alternative accommodation based on what your policy allows. A supplier will help you find something suitable – such as a hotel, a short term let or a longer term rental – and can arrange viewings so you're confident the property meets your needs.

You may also be able to claim for extra costs like additional travel. This depends on your policy and the type of accommodation you're staying in. Speak to your claims handler to find out what's covered.

Returning home

We'll confirm a date and timeline for moving back in. If any of your furniture was moved or sent to storage, think about what you'll need when you return.

Contents in storage

If your belongings were stored during repairs, the storage provider will contact you to arrange delivery. You can normally access your items during storage – check this with your claims handler or storage provider.

Our contractors

How do you ensure the quality of repairs?

We work with an approved contractor network to ensure repairs meet a high standard – and all repairs are guaranteed for workmanship for two years.

Can I choose my own contractor for repairs?

Our trusted contractor network helps ensure a smooth repair process. If you'd prefer to use your own contractor, speak to your claims handler first – we'll need to agree to the work before it starts.

Using your own contractor may limit the support we can provide if there are issues or delays.

Cash settlement option

We may offer a cash payment instead of arranging repairs. This gives you the freedom to manage the work yourself.

Here's how it works:

- You'll receive a payment based on the damage and your policy cover.
- The amount may be based on repair costs or the depreciated value of items.
- You'll need to understand the scope and cost of repairs before choosing this option.

If you're considering a cash settlement, speak to your claims handler first. They'll explain the amount and what it means for your claim. If you accept, we'll arrange the payment.

Help and support

Staying informed about your claim

You'll be kept updated throughout and have any questions answered. You don't need to wait to hear from us – feel free to get in touch at any time.

If there's an issue

If you run into any problems, your appointed contractor should be your first point of contact.

If you need extra support, contact your claims handler. We're here to help and want to make sure everything runs smoothly – so please let us know if something's not working for you.

Checking your cover

To see what's included in your policy and what's excluded, check your policy wording. If anything's unclear, just give us a call.

If you have any questions or need our help with anything, we're here for you. Please don't hesitate to get in touch.