



# Subsidence claims - how we support you

Suspecting subsidence at your property will naturally cause you to worry. However, whilst subsidence claims can be complex and take some time to resolve, we have the expertise to support you and we'll work with you to minimise any disruption to your business until the situation is resolved.

## What is subsidence?

Subsidence happens when a building's foundation moves downwards due to a loss of support from the soil underneath your building; this is called sub-soil. Movement can happen for several reasons but the most common are root-induced clay shrinkage or water damage.

Clay soils naturally shrink and swell with changes in their moisture level. Root-induced clay shrinkage happens when a nearby tree absorbs moisture from the soil, causing the clay to shrink.

The change in ground support can cause the building's foundations to drop and structural distress such as cracks to appear in the property.

Water escaping from nearby drains or sewers can cause the supporting soil to be washed away from under a building, also leading to movement and structural distress.

If you suspect your building is suffering from subsidence, please let your broker know as quickly as possible so that we can get to work and carry out a thorough investigation on your behalf.

SUBSIDENCE CLAIMS



## How we identify subsidence

Once your broker has informed us we'll appoint one of our trusted partners, an independent claims specialist called a loss adjuster. They'll inspect your property to confirm whether or not subsidence is occurring. This investigation can be complicated and may take some time as our loss adjuster will need to check the building's foundations, the sub-soil and any nearby roots.

They may also have to carry out a survey of the local drainage system, test your building's water pressure and monitor the frequency and severity of any cracks within the building's structure.

Sometimes, this work can take several months to complete in order for us to decide the best solution for your property. From the outset, we'll explain what you can expect from us and when and how we intend to support you, ensuring you receive the professional help for whatever is needed.

ALLIANZ.CO.UK





# Repairing the damage



## SUBSIDENCE CLAIMS



Once we've ensured that your property is stable, which may take some time, we'll arrange for any cracks and structural damage to be repaired. And, if required, we'll also arrange for your building to be redecorated – so that it's as good as new! We can usually do this while your property is occupied.

Sometimes, if the subsidence is severe, we may need to strengthen the building's foundations; this is called underpinning. This can be a time-consuming and disruptive process. However, having to resort to underpinning is very rare and only occurs in 5% of cases.

Regardless of the severity of the subsidence we're here to support you. Our highly experienced and dedicated team will work closely with you and your broker throughout to decide the best course of action for you and your business.

**Subsidence claims**

**0344 412 9988**

[propertyclaims@allianz.co.uk](mailto:propertyclaims@allianz.co.uk)

**If our loss adjuster identifies subsidence, we'll act quickly to fix the problem.**

If the roots of a tree are the cause of the subsidence we may have to remove the tree to allow the sub-soil to expand. Often, this results in the building's foundations moving back into their correct position and the cracks within the property repairing themselves. This may also be the case when faulty drainage or a broken water main is fixed.