

Insurance for Properties that have suffered from Subsidence

If your home has been affected by Subsidence, landslip or heave or your property is in an area that is prone to these types of risks, you will be aware of how difficult it can be to obtain comprehensive house insurance. Even if your property has suffered subsidence in the past, and the problem was fixed decades ago, you may still find it hard to obtain standard home insurance as many insurers are reluctant to offer cover in such situations.

The simplest route to finding appropriate insurance for such situations is via a specialist insurance broker who has a panel of underwriters who specialise in insuring properties which have suffered from subsidence heave or landslip in the past. They are also able to provide cover for properties that may be suffering from subsidence at the present time.

There are number of factors that could affect your chances of obtaining home insurance including subsidence cover and the following information may be requested in order to begin the referral process:

- How long ago did your property suffer from subsidence, heave or landslip?
- What was the cause of the subsidence, heave or landslip?
- How the problem was fixed?
- Has there been any movement since? Do you have any documentation to confirm that there have been no problems since?
- If there was a claim made, how much was this for?

Depending on the answers to these questions, documentation may need to be provided in relation to past issues.

This documentation can either come in the form of:

A Structural Engineers Report

There are 2 main types of Structural Engineers reports -

1) A Specific Structural Inspection

This report provides a visual inspection of a particular structural problem or concern, parts of the property not related to the specific problem may not be inspected.

The report includes details of:

- What was inspected and found.

- It will state whether or not there is a problem and if so, what needs to be done to rectify the problem or what further investigations may be necessary.
- Where repairs or remedial works, or further investigations are recommended, if requested the report will give budget costs for these.

2) General Structural Inspection

Within this report the Engineer or Surveyor will inspect the property and report on the structural condition and adequacy of all the load-bearing elements of the property. The inspection will include the roof structure, floors, walls, lintels, and beams and the surrounding site.

The report includes details of:

- The structural condition and adequacy of all the loadbearing elements inspected.
- It will identify any structural problems or concerns and will recommend what needs to be done to rectify the problem or what further investigations may be necessary.
- If any repairs or remedial works, or further investigations are required the report will provide costs for these.

A Structural Buildings Survey

Within this report the surveyor will check the property, examining the soundness of the structure, its general condition and all major or minor faults. At the end of the report you may also be provided with a list of prices for repairs and maintenance work if it is required.

A Home Buyer Report

Within a home buyers report the surveyor rates each element of the property, under 3 ratings. Each aspect of the property is rated at either 1 (Green) 2 (Amber) or 3(Red)

- 1 (green) - No repair is currently needed.
- 2 (amber) - Defects that need repairing or replacing but are not considered to be either serious or urgent.
- 3 (red) - Defects that are serious that need to be repaired or replaced.

The report should also include a number of appendices which provide useful information about what the purchaser needs to do next in relation to the content in the report.

A Certificate of Structural Adequacy

Depending on what work was done at the property in relation to the subsidence, heave or landslip claim a certificate of Structural Adequacy may have been issued.

This certificate would have been provided in order to record that the repair work at the property was performed correctly. Many insurance companies may require sight of this certificate especially if the property was underpinned, before they are able to provide insurance including subsidence cover.

If you do not possess any of the above documentation the specialist broker may still be able to offer a quotation for property insurance of the standard perils although this may exclude subsidence cover, depending on the details of the damage and the cause of the problem.

In most cases if you are providing a Structural Engineers report, the engineer must be a part of either the Institute of Structural Engineers or the Institute of Civil Engineers. Any engineer who has completed a report for your property must have their accreditation documented on the report.

This paper has been prepared by Woodstock Insurance Brokers, members of Subsidence Forum

<http://www.endsleigh.co.uk/Home/Pages/subsidence-property-insurance.aspx>