

Endsleigh cautions landlords to review cover for Subsidence, Heave and Landslip

Submitted by: SEPR

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Changing weather patterns leading to several dry winters have, in turn, led to many problems for UK property owners. One of these is the increased likelihood of ground movements and the consequent damage to buildings standing on that ground. Endsleigh (<http://www.endsleigh.co.uk/Home/Landlords/Pages/landlords-insurance.aspx>) is recommending landlords (<http://www.endsleigh.co.uk/Home/Landlords/Pages/landlords-insurance.aspx>) to review the insurance policies they hold and ensure they have adequate cover.

The Royal Institute of Chartered Surveyors estimates that there are more than 30,000 insurance claims each year for subsidence costing more than £150million, with a significant number of the UK's 25 million homes at risk.

Houses built on soils with clay near to the surface or with shallow foundations (less than 2 meters deep) are most vulnerable, and this is particularly acute for landlords and owners of investment properties as they own a disproportionately large percentage of older buildings in the UK's housing stock. Those with many properties and who don't live in their rented building are at further risk as they are less likely to notice the tell-tale signs of ground movement until the situation has become serious.

There are three main types of ground movement. Subsidence is predominately caused by shrinkage of clay soils, whereas 'heave' is the upward movement of the ground supporting the building, frequently caused by the expansion of previously dry clay soils. Landslip is the slow slippage of land in a downhill direction. All three can result in serious structural damage or in the worst case scenario the total loss of a building.

The most common cause of subsidence is a drying of the soil on which the property is built. Clay soils are particularly vulnerable as they shrink and swell according to their moisture content. This is often exacerbated by trees that surrounding the property which can suck the moisture from clay soil and cause it to shrink. This is likely during long periods of dry weather, and the risks increase as the trees mature and demand more and more water.

Heave is most commonly caused by changes in local drainage conditions caused by building work or by damaged and leaking drains. Leaking drains can also soften or wash away the ground beneath the foundations causing a combination of heave and subsidence.

Damage can be repaired, limited or prevented by:

- The professional removal or pruning of trees.
- Repairing the damaged drains.
- Localised repairs to brickwork.
- Underpinning – strengthening or deepening of the building foundations.

Dominique Dyer at Endsleigh's specialist insurance division Woodstock Insurance Brokers, commented;

“If your property has suffered from subsidence, heave or landslip and you are having trouble obtaining comprehensive home insurance you will probably need the help of a specialist broker such as Woodstock as standard policies rarely offer appropriate cover. We are a non-standard insurance broker and specialise in insuring properties that are prone to this type of risk. We can therefore assist in obtaining the right policy for your property. “

Climate changes and the impact on the UK's weather patterns present property owners with a number of challenges. However, Endsleigh and Woodstock provide a range of insurance policies for landlords, tenants and homeowners.

Ends

About Endsleigh Insurance

Endsleigh is an independent intermediary specialising in the provision of insurance and financial products for career people.

The team have access to the leading insurers and lenders in the UK market, offering comprehensive advice on all areas of financial planning. Along with offering advice on financial protection, investments and retirement planning, Endsleigh also has dedicated mortgage and corporate advisers.

For more information about Endsleigh contact Mike Day on 01242 866866 or mike.day@endsleigh.co.uk

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