Subsidence & Landslip Cover

3. Underwriting · https://mjdbrokers.com/knowledge-base/subsidence-landslip-cover/

Basic subsidence and landslip cover is normally available under buildings and contents insurance at a nominal additional premium . Clients have the option of purchasing comprehensive subsidence and landslip cover (at a higher premium) if they feel they need it. The optional buy up cover includes cover from loss or damage that is caused by or worsened by contraction, shrinkage or expansion of soils caused by dampness or moisture content of clay and other similar soils.

Do you need comprehensive subsidence and landslip cover?

Very few clients need comprehensive subsidence and landslip cover as it is generally only required for clay and similar soil types, where contraction of the soil could cause severe damage to surrounding buildings. Usually this cover is only purchased when needed.

Due to the risk associated with providing comprehensive cover, the Insurer requires a geotechnical report to make sure the house in question has been built to meet the required standards. This report includes details about the house’s construction such as the foundations, whether the house has been piled, the number of piles etc. The report can be done by a Civil Engineering firm at an additional cost to the client.

The Insurer can only make the decision to offer the cover once they have received the geotechnical report.