



Subsidence Claims Handling

Frequently Asked Questions Prior to our
Subsidence Specialist's Visit

Who will attend the visit?

A GHG Subsidence Specialist together with our Site Investigation Crew.

Does the site investigation crew need to attend the initial visit?

Yes, doing a thorough investigation on day one provides us with information on the most likely cause of the problem and reduces the number of further visits to complete the investigations. In most cases we will be able to advise the cause of the problem before we leave site that day.

How much will the initial site investigation cost me?

It will not cost you anything. The visit and subsequent Engineers Report is funded by your insurance company.

How long does the visit take?

Approximately three hours. After an initial conversation, the subsidence specialist will get on with the investigation and inspection following which we will have a final debrief to tell you what happens next.

What is a Trial Pit?

A Trial Pit is a hole approximately 300mm by 300mm excavated by hand usually adjacent to the side of the property which will usually be deep enough to expose the existing foundations in the area of concern.

What is a Borehole?

A Borehole is a hand driven hole about 100 mm (4") in diameter through the bottom of the trial hole usually to a depth of 3-4 meters (9-10 feet) from which soil samples can be taken.

Why take soil samples?

To determine the type of soil and condition of the soil at various depths we need samples which will be sent for laboratory analysis. This will show for example whether the soil is overly wet or dry and it may also show the presence of tree roots.

Why look at the drains?

To find out if they are water tight – if not, a leak could be affecting the sub-soil beneath the foundations.

Why is it helpful to have documentation in advance of the visit, such as pre-purchase or valuation, or other surveys to hand for our subsidence specialists to review?

These will confirm the condition of the property when you purchased it, and at the time of any other survey. This helps determine the most likely pattern of movement and helps with identifying the most likely cause. It will speed up the early stages of the diagnosis of the problem.

Will the engineer and site investigation crew leave the garden and paths as they find them?

Yes, our subsidence specialist will show you where the holes are needed before proceeding and the site crew will make good of any disturbed areas. If, unusually this is not possible at the time of the visit, arrangements will be made to carry this out shortly thereafter.

The area around my property is concrete, how will the site investigation crew get the soil samples they require?

This will be discussed fully with you before the crew start but, the site investigation crew has equipment to break through most surfaces and make good as necessary. This is why we may ask for an electricity supply to be available, although very little electricity will be used. It is important to find out what is happening underground adjacent to your foundations and this is the best way to find out what is happening.

Will I receive a report after the visit, and when?

Yes, we will provide you with our Engineering Report usually within seven days of the visit detailing what we noted during the visit.

What is the next step after the engineer has visited?

This will be fully explained on site and then confirmed in a letter accompanying our Engineering Report after the visit.

Should I start to look for contractors to carry out any work that may be necessary?

No. This can be discussed with the Engineer at the time of his visit.

How can I prepare for the visit?

Please have available pre-purchase or other surveys and any other relevant documentation relating to your property. This will greatly speed up the process of identifying the most likely cause of the problem and what to do next. If you have recently changed buildings insurers, it also helps to have details of the previous insurance company and policy to hand. Finally, we will need to park upon at or very near your property. It would be greatly appreciated if you could facilitate a parking place for both the Engineer and site investigation crew.

How long is all of this going to take to resolve?

Subsidence claims take longer to resolve than other building claims and you may feel that it is taking longer than necessary; however, it is important to make sure that we identify the most likely cause of the subsidence. We can then attempt to remove that cause and make sure that the property is stabilised before carrying out repairs. We will do all we can to speed up that process starting with the initial visit. This is why we need to attend fully equipped to complete site investigations.