Subsidence questionnaire

Accepting your insurance
The information provided below by you and/or your insurance intermediary will be used to determine not only acceptance of your insurance requirements but also the premium payable and any additional conditions, exclusions and/or terms that we believe are necessary. It is therefore imperative that when providing this information to us that you take care not to misrepresent any information and to give us all the information you are asked for.

If you are in any doubt regarding the information being requested of you, please contact your insurance intermediary.

If this information is inaccurate or incomplete we may have quoted an incorrect premium, conditions, exclusions and/or terms or we may have agreed to accept a risk that we would not accept had the information been accurate or complete. This may entitle us to refuse payment of a claim or reduce the amount payable. In some circumstances, your policy may be invalid and you may not be entitled to a refund of premium.

The meaning of certain words and phrases
Please note that the word ‘subsidence’, when used in the questions below, refers to subsidence, landslip and heave defined as follows:

- **Subsidence** - Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.
- **Landslip** - Downward movement of sloping ground.
- **Heave** - Upward and/or lateral movement of the site on which your buildings stand caused by the swelling of the ground.

Client details
Full name(s):
Policy or quotation number:

Property details
Address of the property to be insured
Postcode:

1. How many years have you owned this property?

2. Have you extended the property within the last 25 years?

3. Are there any shrubs or trees (more than 3 metres (10 feet) in height) within 7 metres (23 feet) of the property or any of its outbuildings?

   Please indicate below the tree/shrub type(s), their approximate age and height and the actual distance from buildings.

4. Has a structural survey, or any other type of survey, been conducted on the property that mentions subsidence, settlement or movement within the last 25 years (please enclose a copy)?

5. Are you aware of the property or any outbuildings having previously suffered from subsidence within the last 25 years?

6. Are you aware of the property or any outbuildings having previously been monitored for subsidence within the last 25 years?

7. Are you aware of any signs of damage that may be caused by subsidence, e.g. diagonal cracking either internally or externally within the last 25 years?

8. In the last five years, has the property suffered an ingress of water due to broken or damaged underground drains?

9. In the last five years, have there been any other drainage problems?

If you have answered ‘YES’ to any of the questions above, please provide details below, enclosing any relevant documentation.

Client’s signature: ___________________________ Date: ___________________________

Once complete, please return this questionnaire to your insurance intermediary. Please keep a copy for your records.