



# SUBSIDENCE AND ACCIDENTAL DAMAGE TO UNDERGROUND DRAINS

With increasing local temperatures, the frequency of subsidence claims are on an upward trend.

## **Investigate your property**

We recommend that all our care home clients review the trees close to their homes, as these will take up water from the soil in dry conditions - this is one of the most common causes of subsidence. If you have trees within 25 metres of your home, contact a local tree surgeon to see what needs to be done to minimise the risk of subsidence.

In a similar manner to subsidence, in hot, dry conditions, roots of trees seek out all the possible water sources. One of the most common water sources is your underground water pipes. We have seen clients' claims for damaged water pipes rise substantially over the past three years. While the insurance cover is there, the smell and inconvenience of having your soil pipes dug up is extremely disruptive to any care home.

One care home client recently observed some minor cracks in the building of her care home and after a structural engineer's visit and the fitting of some "tell-tales", it has been agreed that the home needs complete underpinning at a cost in excess of £45,000. The home may also need to close for a few months which will obviously be a tremendous inconvenience to both the home and its residents.

## **Moral of the story**

We recommend that all clients have a detailed plan showing where their underground pipes flow and if any are close to tree roots, again contact a local tree surgeon. Should you require any further information regarding this, please do not hesitate to contact us on 08450 582040 or via email.

