

Under the Subsidence Policy BSA usually will not hold a contractor responsible for damage caused by subsidence where the damage has been caused by others or where the contractor can demonstrate that they have taken reasonable care to avoid subsidence or settlement.

INSURANCE PROTECTION

Subsidence of residential construction work which has been performed by a licensed contractor is insured under BSA's Statutory Insurance Scheme. However, as with all insurances, certain limitations and exclusions apply.

Insurance is applicable for a six year period from the completion of the building work. As the policy terms vary depending on when the work was performed, homeowners should refer to the particular Insurance Policy Conditions booklet for their home.

For an existing home a search can be conducted of the Insurance Register to establish if a policy is current (a small fee applies). A copy of the relevant policy conditions is also available from any BSA office.

WHAT SHOULD I DO?

Formal assessment of subsidence damage is neither simple nor certain and is normally a matter for an experienced engineer. However, there are a number of things you can check:

- Does water collect next to the house? Is the lawn growth more vigorous in some parts than in others? Is the ground always soggy in particular areas? These factors indicate potential problems because of uneven moisture in the soil next to the house.
- Have you or your neighbours made any changes to your gardens in the last couple of years? For example have you planted or cut down trees or large shrubs, put in paving or paths near the house, or altered drains near the house or installed timed sprinkler systems? (This may affect soil moisture near the house. Remember, the root system of trees can cause damage to the foundations of a structure some distance away by removing moisture from the ground - refer to the 'Other Factors' section earlier in this Fact Sheet).
- Is your plumbing and drainage in good order? Check for external leaking taps, dripping hot water system overflows and toilet cisterns, and for signs of broken pipes. If you're not sure get your plumber to check for leaks.
- Is your sub-soil clay and does it feel like plasticine when moist? Can you see cracks in the ground when the soil is dry? Are fence posts and power poles around the house out of plumb? (These signs may indicate the presence of