

Understanding subsidence and what happens next

A clear guide to recognising possible signs, reducing risk and understanding the claims journey.

First, do not panic

Cracks can appear for many reasons, including normal drying, thermal movement or lintel problems. A crack does not automatically mean your property is affected by subsidence. If you are concerned, contact us so the cause can be assessed.

What is subsidence?

Subsidence is the downward movement of the ground beneath a building. It is different from settlement, which is the compression of the ground under the weight of a relatively new building.

Where the ground moves unevenly, it can place strain on the structure and cause damage. The South East of England is more exposed because shrinkable clay soils are common and the climate is often warmer and drier, although properties elsewhere may also be affected.



Possible warning signs

- New or widening cracks, often diagonal and close to windows, doors or extensions.
- Cracks visible in corresponding positions inside and outside the property.
- Doors or windows beginning to stick without another obvious cause.
- Wallpaper rippling or pulling away from the wall.

Remember: Not every crack is subsidence. Thermal movement, a failed lintel or movement in the roof structure can create similar-looking damage. A professional assessment helps establish the cause.

What you can do to reduce the risk

Action	Why it matters
Look after trees and shrubs	Avoid planting large vegetation too close to the property. Manage existing trees responsibly and seek advice from a qualified arboriculturist or tree surgeon before major work.
Maintain drains and gutters	Repair leaking drains or water pipes promptly and keep gutters and downpipes clear so water is directed away safely.
Watch for change	If you notice cracking, take dated photographs and note whether it is changing. Do not undertake major repairs before the cause has been assessed.
Contact us early	Early investigation can help identify and address the cause before damage develops further.

If you make a claim

Every property and every claim is different. A specialist may be appointed to investigate the damage and recommend the most appropriate response. The aim is to understand the cause, stop further movement where possible and complete a proportionate repair.

1	Investigate The specialist may review the crack pattern, local soil and geology, foundation depth, drainage and nearby vegetation. Further surveys or monitoring may be needed.
2	Mitigate Once the likely cause is understood, action may include repairing drains or managing vegetation. Where a third party owns a tree, additional evidence and liaison may be required.
3	Monitor where needed Monitoring checks whether the property has stabilised. In suitable cases, remote or satellite-based information can support decisions and may reduce the need for repeated visits.
4	Repair If movement has stopped, repairs may be limited to cracks and redecoration. If the structure has not stabilised, targeted below-ground work may be considered.
5	Reinstate for the future Modern repair methods may offer a targeted, lower-disruption alternative to traditional underpinning, depending on the cause, property and technical assessment.

How long will it take?

Some claims can be resolved within a few months when the cause is identified quickly, the property stabilises and only straightforward repairs are required. More complex cases can take longer, particularly where monitoring, third-party vegetation, permissions or structural work are involved. Your claims team should explain what is happening, why each step is needed and what to expect next.

A proportionate and sustainable approach

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The preferred solution is the one that addresses the cause and is appropriate for the property. This avoids unnecessary work and helps reduce disruption.

- Remote visits may be used where suitable, making appointments easier and reducing travel.
- Satellite and other monitoring technology may provide useful historic and current movement information.
- Vegetation management may be considered alongside removal, where this is technically appropriate and agreed with the relevant owner or authority.
- Targeted techniques such as helical piling, lifting or injection grouting may sometimes be considered instead of extensive traditional underpinning.
- Root barriers may be considered in suitable circumstances to reduce a tree's influence while allowing it to remain.

What you can expect from us

- A clear explanation of the investigations and recommended action.
- Updates at meaningful points in the claim.
- A solution based on the cause, evidence and needs of your property.
- Consideration of practical, proportionate and sustainable repair options.

When to get in touch

Contact us if you notice new cracks, existing cracks are widening, doors or windows begin to stick, or you are concerned about a leak or ground movement. If there is immediate danger, significant structural instability or a risk to safety, keep away from the affected area and contact the emergency services where appropriate.