

If you have a Subsidence Claim

What can I expect before the works start?

Our surveyor, or a person appointed by your insurance company will visit your home and prepare a schedule of remedial work, sometimes referred to as the 'schedule of works'.

What works will be included in the schedule?

Only repairs required to reinstate your home to the condition it was before the subsidence damage occurred.

What if I want private work done at the same time?

Our agreement with all insurance companies precludes us from carrying out any non insured works.

What if I notice further damage after the schedule has been approved?

Any additional damage occurring in a previously scheduled room will normally be carried out. If there is further significant damage or damage affecting an unscheduled room you should contact your insurance company or their representative.

When will work start?

Once instructed by your insurance company we will contact you to agree a start date. At this time we will inform you of the estimated duration of the works.

Will the start date be changed?

We will try to keep to the agreed dates however; it is dependent on other projects finishing on time and prevailing weather conditions. We will of course keep you informed of any likely delays.

Is the estimation for the duration of the works accurate?

The duration of the work is based on the agreed schedule. There are a number of factors that may affect this, for example, variations to the schedule as a result of unforeseen work.

Where will the works start?

Ideally we will require two areas to be made available at the time preferably one of which will be inside. Weather permitting we would normally undertake the external and internal work at the same time. We generally start at the top of the property and work to the bottom but this can be changed subject to liaising with our staff.

What should I do in preparation of the work?

Our repair work is likely to be dusty. Please remove light furniture, soft furnishings, fragile or valuable items and electrical goods from the work area. Pictures should be taken down (picture hooks will be left in place unless we are specifically requested to remove them).

Will I be able to live in the house during the works?

Yes unless the property is deemed uninhabitable, for example when the kitchen or bathroom are out of use for long periods of time. We are accustomed to working in occupied property and within reason, will try to accommodate any special requirements that you may have.

What level of protection can I expect?

We cover floors with a heavy duty polythene membrane secured to the floor or carpet with low tack adhesive tape. We also lay impact resistant protection over wooden or ceramic flooring.

What decoration, wall and floor finishes can I expect?

Reinstatement will be carried out on a like for like basis. Joinery (skirting boards, dado rails, picture rails etc.) will not normally be redecorated unless it forms part of the scheduled works, if joinery does form part of the schedule of works then we will only key the surface to enable us to apply paint; we do not rub down woodwork to remove existing defects i.e. runs and gouges.

How much can I spend on ceramic tiles or floor finishes?

In general an allowance of £20 per m² is provided for ceramic tiles and floor tiles, £15 m² for vinyl floor tiles and vinyl sheet flooring covering, however these figures may vary dependant on your insurance company.

How much can I spend on wallpaper?

Generally £12 per roll on patterned paper and £10 on anaglypa paper (patterned and painted) - Lining and woodchip are chosen by us to match existing thickness and quality - £6 per 5m roll is included for the replacement of existing decorative borders, however these figures may vary dependant on your insurance company.

How much can I spend on paint?

The rates provide for Dulux Trade paint. Our operatives will have colour charts to assist you in making your choice of paint.

What if my wallpaper, paint or other finishes were more expensive than those included in the schedule?

Please contact your insurance company or their representative for advice before the works begin.

Do I have to order or buy wallpaper or paint in advance?

No, but please provide us with as much information as possible, such as the suppliers and/or manufacturers references along with any British Standard numbers if possible. Most suppliers will let you have wallpaper samples which can be useful.

What do I do if I wish to change the quality or type of wall or floor finishes?

Please let us know in advance. We will provide an estimate and if acceptable you will be asked to sign an acceptance and order form and return it together with payment for the full amount in advance of the works starting.

Can I get any improvements done at the same time?

No, this would be deemed as betterment by your insurance company. We are unable to carry out any non insured work.

What is the role of my Contracts Manager?

Your Contracts Manager has overall responsibility for the repairs phase of the claim. They are assisted by a Field Supervisor who will visit your property from time to time.

What if I have a question or query during the works?

Our repair technicians will be able to answer most queries relating to the work. Your Field Supervisor and Contracts Manager will answer any technical or procedural queries.

What do I do if I am not happy with the work scheduled?

If you are not happy with the scope of works that have been scheduled you must contact your insurance company or their representative for advice. We are not authorised to deal with scope issues.

Who do I contact if I'm not happy with the quality of work?

Please discuss this with our repair technicians, Supervisor or Contracts Manager. We would prefer to deal with any workmanship issues as soon as they arise.

Who should I contact if I have a serious problem/complaint?

If you have a serious problem or complaint we would ask you to contact your Contracts Manager who will give you their personal attention.

What happens when the works are complete?

You will be asked to sign a satisfaction form. You are not being asked to satisfy yourself as to the structural adequacy of the works only to confirm that the work has been completed to an acceptable standard.

What if cracks appear after works are complete?

Generally this is due to plaster shrinkage causing hairline cracks to appear between the new and old plaster. Some minor cracking may occur due to differential thermal movement. This type of cracking is cosmetic and quite normal. If you are still concerned and suspect further movement then please contact your insurance company or their representative for advice.

If you have a General Perils Claim

(As above with the following exceptions)

Policy excess?

Your insurers may ask us to collect the policy excess on their behalf. Payment can be made cheque, debit or credit card and BACS. Unfortunately, we are unable to start work or leave equipment at your property until this payment has been received.

What happens if there has been an escape of water or flood?

Before the surveyor attends a Drying Technician will normally visit your property and assess the damage, remove water damaged building materials and if necessary install drying equipment.

How long will it take to dry?

Drying can take anything from one to several weeks dependant on the severity of damage, the building fabric and the amount of water absorbed. The length of time the equipment is left running will also influence drying time.

Does the drying equipment consume a lot of electricity?

The drying equipment consumes a similar amount of energy to a domestic fridge. For example a large dehumidifier would cost approximately £1.50 per day to run. Your insurer would normally reimburse you for the additional cost of electricity consumption whilst equipment is at your property.

How will you know when my property is dry?

A drying technician will visit, usually once a week, to monitor the drying progress. When the building fabric has reached acceptable moisture levels a drying certificate will be issued.

When drying has been necessary, when will the reinstatement works start?

The customer support team will contact you to discuss and make arrangements to start the reinstatement work. Work will usually commence within ten days following the surveyor visit or after the certificate has been issued.