

Commercial Property Subsidence Questionnaire



Insured name		
Address of property to be insured		
Postcode		
1	When was the property built?	Before 1920 <input type="checkbox"/>
		1920 – 1944 <input type="checkbox"/>
		1945 – 1964 <input type="checkbox"/>
		1965 – 1972 <input type="checkbox"/>
		After 1972 <input type="checkbox"/>
2	Are there any extensions or additions to the original property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, please advise number of storeys in height	1 to 3 <input type="checkbox"/>
		4 or more <input type="checkbox"/>
3	Does the property have a basement, cellar or any underground rooms?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Are there any visible cracks in the walls of the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, please advise: (a) less than 2.0mm wide	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(b) between 2.0mm and 5mm wide	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(c) more than 5mm wide	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	To the best of your knowledge, is the property situated on made up ground, or underground workings of any kind, or sited near a cliff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	To the best of your knowledge, is there a history of subsidence, heave, landslip or movement in the area?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	To the best of your knowledge, has the property suffered from, or does it show any visible signs of damage from, subsidence, landslip or ground heave?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Are there any trees or shrubs within 25m of the property which are more than 2m in height?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9	To the best of your knowledge, has the property ever suffered any problems with the drains?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Comments/Additional Information

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I/We have read, or have had read to me/us the contents of this completed Subsidence Questionnaire together with any associated notes and I/we declare that the information given is, to the best of my/our knowledge and belief, correct and complete and I/we have not withheld any material facts.

(Failure to disclose all material facts could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of the risk to be insured or the terms on which it is accepted. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details).

I/we acknowledge that the information given in this questionnaire forms part of my/our application for cover and that cover will not be provided unless and until confirmation has been given by or on behalf of the insurer.

Name		Position	
Signed		Date	

IMPORTANT INFORMATION:

We will not indemnify You in respect of:

(1) Loss or destruction of or damage to the Property Insured caused by

- (a) collapse, cracking, shrinking or settlement of any buildings
- (b) coastal & river erosion,
- (c) defective design or inadequate construction of foundations
- (d) demolition, structural alteration or repair
- (e) settlement or movement of made up ground,

(2) Loss or destruction of or damage to the Property Insured as a result of movement of solid floor slabs

However, we will indemnify You if there is Loss or destruction of or damage to the foundations beneath the exterior walls of The Premises at the same time

(3) The Excess stated in The Schedule of the Policy

Other policy exclusions apply.

For full details of policy exclusions and cover please refer to the policy documents.