

## **THIS COVER MUST BE APPROVED BY THE INSURERS!**

### **GPE002(E ) 2021 FULL COVER SUBSIDENCE AND LANDSLIP**

**Cover** refers to the prepared ground, including artificial ground, on which the building is erected after the foundation trenches have been dug and immediately prior to the first step of the actual building process starting.

#### **Full Subsidence and Landslip could be caused by one of the following situations:**

- **Clay shrinkage** – dried out clay as a result of nearby vegetation sapping the available water from the clay.
- **Escape of water** – A significant or long-term escape of water from burst or leaking pipes resulting in the washing away the fine particles of the underlying soil.
- **Solution features** – erosion of the underground soil that results in an underground cavern which usually occurs in limestone or chalk and is triggered by an escape of water or a rise in the water table.
- **Mining** – subsidence as a result of underground mines which normally involves mines that have long been disused.
- **Poor ground** – Every property will settle by a small amount for a short time after it is built due to the weight of the building impacting the soil that the building rests on.
- **Decomposing organic fill** – As organic fill decomposes; it loses volume and resilience which causes downward movement/ compaction of the site and the structure to move downward.

#### **Exclusions include, and are not limited to the following:**

- Settlement/ compaction/ consolidation.
- Thermal movement – expansion and contraction that occurs when there are changes in temperature.
- Lintel failure – diagonal cracks above windows and doors due to inadequate or missing lintels.
- Sulphate damage – this is usually triggered by water and causes a chemical reaction between the cement paste in a concrete floor slab and sulphates in the filling under the concrete slab.
- Poor design, materials and workmanship
- Structures not noted in the definition of the property defined as “Buildings Combined”, “Buildings” or “Houseowners” in terms of the policy wording.

#### **Full subsidence and landslip cover will be subject to the following terms and conditions:**

- A full geological report on the insured property obtained at the expense of the insured.
- Approval and acceptance by the Insurer subsequent to the geological report being provided and cover accepted. Obtaining a full geological report therefore does not automatically guarantee the cover being granted.

An additional compulsory excess of 10% of the claim minimum R 50 000 each and every claim