

Aviva Insurance – Subsidence Questionnaire (Commercial)



Name of Policyholder		
Address of Property to be Insured		
Postcode		
1	When was the property erected?	
2	What is the current occupancy/use of the property?	
	2(a) For what purpose was the property originally built?	
	2(b) If not originally built as a Private Dwelling House please provide details of the type of construction and if known the type of foundations used.	
3	Are there any extensions, additions or structural alterations to the original property? If YES please advise:	
	3(a) The date of their construction	
	3(b) Number of storeys in height	
4	Does the property have a basement, cellar or any underground rooms?	
5	To the best of Your knowledge, are the buildings built on clay soil?	
6	To the best of Your knowledge, are the buildings built on made up ground, on a land fill site or slag heap?	
7	Is the property on a sloping site, elevated or on a hillside (slopes of less than a 1:9 gradient can be disregarded)?	
8	Are there any visible cracks in the walls of the buildings? If YES please advise:	
	8(a) between 1mm and 2.5mm wide	
	8(b) between 2.5mm and 5mm wide	
	8(c) more than 5mm wide	
9	Is the property situated within 200 metres of any railway lines/embankments, road/motorway embankments, mines, quarries, underground workings (operational, disused or proposed) earthworks, lakes or watercourses?	

10	To the best of Your knowledge, are any excavations, demolitions or developments located within 200 metres of the premises at present or planned?	
11	To the best of Your knowledge is there a history of subsidence, heave, landslip or movement in the area?	
12	Has the property for which insurance is required ever been damaged by subsidence, heave, landslip or movement or are there any signs of repair?	
13	Are there any trees or shrubs within 20m (65ft) of the property and which are more than 5m (15ft) in height? If YES please indicate the distance of the nearest tree/shrub from the building:	
	13(a) 10m-20m (32ft-65ft)	
	13(b) Less than 10m (32ft)	
14	If you have answered YES to 13 please advise:	
	14(a) The type/species of tree or shrub	
	14(b) Their actual distance from the property	
	14(c) The height, and if known the age of the tree/shrub	
	14(d) Who do they belong to?	
	14(e) Are any of the trees subject to a preservation order?	
15	To the best of Your knowledge, have any trees as described in 13 been severely lopped or removed, within the last 3 years?	
16	To the best of Your knowledge, has a drains test been carried out on the property within the last 5 years?	
17	To the best of Your knowledge, has the property ever suffered any problems with the underground drainage system?	
18	Has the property been the subject of a survey or valuation report?	
	If YES please supply Us with a copy	

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 circumstances.

(Failure to disclose all material circumstances could invalidate the policy. A material circumstance 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 circumstance 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.