



# MINE SUBSIDENCE CLAIM INVESTIGATION PROCESS

- Detecting Mine Subsidence Damage
- Claim Investigation by Designated Adjuster
  - Geotechnical Investigation



ILLINOIS MINE  
SUBSIDENCE  
INSURANCE FUND

## OVERVIEW

This information is intended for policyholders who suspect that mine subsidence may be damaging their property. Since 1979, the Fund has confirmed an average of one home per week damaged by mine subsidence in Illinois. While the presence of certain conditions may be early indicators of mine subsidence, more frequently the cause of these conditions will prove to be something other than mine subsidence, such as changes in soil conditions or construction failure. The Fund conducts a thorough investigation to determine if the damage is or is not being caused by an active mine subsidence.

## DETECTING MINE SUBSIDENCE DAMAGE (SHOULD I REPORT A CLAIM)

Initial damage to property from mine subsidence may appear suddenly, or develop gradually over time. Many of the conditions listed below may indicate mine subsidence or they may be the result of normal ground movement due to changes in soil moisture or seasonal temperature variations. If you observe one or more of these conditions in your property, and you have mine subsidence insurance, you should report a claim to your insurance agent or company:

- Cracked, broken or damaged foundation
- Cracks in the basement walls, driveway, or garage floor
- Doors and windows stick, jam, or break
- Popping and snapping sounds as if the house is shifting
- Walls or floors appear unlevelled or tilted
- Doors swing open or closed
- In extreme cases, water or gas lines may rupture

If you suspect that your home is being affected by mine subsidence, call your insurance agent or company. Be prepared to tell them the date that you first observed the damage.

### EXAMPLES OF MINE SUBSIDENCE DAMAGE



Mine subsidence can cause cracks in pavement or foundations, as shown above.



This sidewalk is literally pulled apart by mine subsidence.

## CLAIM INVESTIGATION BY DESIGNATED ADJUSTER

Under an agreement between the Fund and your insurance company, if mine subsidence damage is suspected, the Fund will investigate to determine if the damage was caused by mine subsidence. When the claim report for your home is received from your insurance company, the Fund will assign a **designated adjuster** who will contact you to make an appointment to inspect the damage. The designated adjuster is an experienced, independent property adjuster who has been trained by the Fund. He will locate and review mining maps to determine if your property is over or near an undermined area. He will take photos and measurements of the damaged property, and conduct technical observations to identify a pattern of damage that is consistent with that often caused by mine subsidence.

Upon completion of inspections, measurements, and analysis, the designated adjuster will explain his observations and conclusion to you. On those claims for which the findings indicate the damage fits the model for mine subsidence, he will recommend additional cause and origin investigation by the Fund's geotechnical staff. On those claims for which damage is not caused by mine subsidence, the designated adjuster will explain his findings. The designated adjuster will provide a written report to your insurance company and the Fund.



Ground movement from mine subsidence causes this driveway to buckle.



Step cracks, such as these, are not uncommon in block walls affected by mine subsidence.

## GEOTECHNICAL INVESTIGATION

Once the designated adjuster confirms the possibility of mine subsidence, or, if you disagree with his findings and request further investigation, the Fund will assign a geotechnical investigator. The **geotechnical investigator** is a geologist or engineer with specialized training in mine subsidence. He has no information or knowledge about your insurance policy. Those questions should be directed to the designated adjuster or your insurance company claims supervisor. The investigator will conduct a survey of your property and possibly your neighborhood, to take measurements of elevation changes on your property. He may need to place some small screws in the exterior of your building, and/or install settlement points on your property to use as reference points for future surveys. Settlement points will be recessed below ground surface. He will attempt to place the screws on your dwelling in inconspicuous locations. In cases where the structure is on a substantial slope, drilling may be necessary to install inclinometers, instruments used to detect and measure slope movement. Your permission is required before any of these procedures will be carried out. Readings and measurements will be updated at intervals of approximately 4-6 months. Often it will require 8 to 12 months of observations to make a final determination as to whether mine subsidence is the cause of damage. The geotechnical investigator will prepare a final report for the Fund and your insurance company. If mine subsidence is confirmed as the cause of damage, your home will be monitored annually to determine the cessation of damaging ground movement. If the cause of damage is not mine subsidence, the Fund's claim investigation will be closed.

ALTHOUGH MOST OF THE DAMAGE FROM MINE SUBSIDENCE USUALLY OCCURS WITHIN THE FIRST TWO YEARS, GROUND MOVEMENT MAY CONTINUE AT A SLOW PACE FOR AS LONG AS A DECADE OR MORE. FOR ADDITIONAL INFORMATION ABOUT WHAT TO EXPECT DURING THAT TIME, REFER TO "AFTER MINE SUBSIDENCE DAMAGE IS CONFIRMED".

For general information about mine subsidence or the Illinois Mine Subsidence Insurance Fund, visit our website at [www.imsif.com](http://www.imsif.com).



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