

▶ Boroughs.

Final details of any protocol have yet to be agreed. It is clear there is considerable goodwill on both sides for the development of such a scheme. If successful, it would diminish misunderstandings and result in a general reduction of time and costs, including legal fees, for the resolution of tree root claims against local authorities.

Sub groups

Focusing on specific areas of interest, the Subsidence Forum has developed a number of sub groups including: Customer Care; Risks; Processes and Competence.

Customer care

The first success, involving a sub-group lead by Jill Hunt from Lloyds TSB, was to agree a customer charter between all parties. It is intended to apply to all parties and cover all aspects of subsidence claims handling (see panel on right)

Risks

Gary Stone of Marishal Thomson is running the Risk sub group. In an early stage, it is looking at the causes and management of the subsidence risk. One of its aims is to establish a common base of shared knowledge and, where practicable, data resources. This will involve amongst other things:

- The use of Internet-based systems to look at the sources and uses of tree, weather and soils data
- The current assessments of impact of climate change
- The practical applications of electronic mapping and other tools with a view to a sharing of underwriting/risk modelling
- Claims understanding without taking away the competitive advantage of individual firms.

Processes

Another key aspect relates to the processes involved in subsidence handling. The Forum does not want to be prescriptive with regard to this but considers minimum standards are required. A sub group headed by Bob Walker of Cunningham

Living with Stress

Withersnet - the national network of subsidence repair specialists - has added Stress UK Limited a superstructure repair specialist to its panel of partner companies. Stress UK Ltd increases the member panel to four, joining co-founders Withers PLC, Bearing Foundations and Acorn Foundation Engineering. Withersnet was launched 18 months ago to provide subsidence repair solutions for the insurance industry. Partner companies operate as a self-managed network using a web-based central 'hub' administrative system and collectively have the capacity to handle in excess of £2m worth of claims a year.

Lindsey has undertaken an extensive review of processes. Key areas were identified and formed the basis of a training seminar hosted by BRE on 11 October. At the seminar there were presentations covering the topics of Supply Chain Management, Customer Care, Subsidence Diagnosis, Site Investigation, Health and Safety, Monitoring, Mitigation and Repairs Techniques. In addition there were practical demonstrations by some members relating to various techniques and processes encountered during investigation of a claim.

Competence

There is no doubt that the decision by insurers in the early 1990s to have subsidence claims handled by nominated experts, rather than the experts appointed and acting directly for the insured, was an important step which has greatly improved the potential for managing claims successfully.

However, one of the key elements in the creation of the Subsidence Forum is to provide a workforce of competent subsidence experts, including the provision of a competent labour pool in the event of a period of exceptional need, commonly described as a surge.

A further sub group under the leadership of Tony Boobier considered the need for insurers and other experts to be able to demonstrate competence to meet the effects of FSA Regulation.

A paper was produced which set out:

- Registration of Experts
- Minimum Training Programmes
- No fundamental change, but the creation

of an informal 'Community of Experts'. Agreement has yet to be reached on how this aspect should proceed and the issue will be reviewed later.

And finally...

If anyone is interested in joining or contributing to the Forum then details are available directly from the Forum's website, www.subsidenceforum.org.uk or alternatively E mail Lisa Hennessey via lisa@associationhouse.org.uk

A new charter is an integral part of customer care; it applies to all parties

'SUBSIDENCE FORUM - CUSTOMER SUBSIDENCE CHARTER

To treat you as an individual, and in all aspects, fairly, with respect and integrity. You will be provided with an information guide which will generally explain the claims process including:

- Guidance on payment of the policy excess, to whom it is payable and when.
- Explanation of the various stages of the process such as site investigations and monitoring and mitigation.
- Provision of a likely timescale.
- Provision of a contact name and number.
- You will be offered competent professionals to diagnose and recommend the best technical solution for your home and to offer outline advice on damage not covered by your insurance policy.
- You will be offered help with your questions and concerns.
- You will be kept fully informed of the progress of your claim and every effort will be made to keep to mutually agreed timescales.
- You will be made aware of all reasonable options for the repair and settlement of your claim.
- All parties will comply with all relevant regulations and legislation.
- All work will be done safely by vetted, approved contractors.

The aims laid out in this charter do not affect your rights to refer the claim to the Financial Ombudsman Service in the event that you are not satisfied with the service provided by any party.



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