



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. 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 and floors appear unlevelled or tilted
- Doors swing open or closed

In extreme cases, underground utilities servicing the home, such as water, sewer and 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 a claim for mine subsidence damage to a home is made, the Fund will investigate to determine if the damage was caused by mine subsidence. When the claim report form 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 adjuster will locate and review mining maps to determine if your property is over or near an undermined area. Additionally, the adjuster will take photos and measurements of the damaged property and conduct technical observations.

Upon completion of inspections, measurements and analysis, the designated adjuster will explain the conclusions reached, based on all observations. When the designated adjuster's findings do not rule out mine subsidence as the cause of damage, an additional cause and origin investigation by the Fund's geotechnical staff will be recommended. The designated adjuster will also provide a written report to both your insurance company and 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 INVESTIGATIONS

When the designated adjuster's findings do not rule out the possibility of mine subsidence, or if you disagree with the designated adjuster's 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 but has no information or knowledge about your insurance policy. Questions about your insurance coverage 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. Small screws may need to be placed in the exterior of your building. When possible, the screws will be placed in inconspicuous locations. The geotechnical investigator may determine that a deep seated survey point(s) should be installed on your property. If installed, such devices will be recessed below the ground surface. Although rare, drilling may be necessary to install specialized instrumentation to detect and measure ground movement on your property. The geotechnical investigator will determine when drilling and installation of this specialized equipment is necessary. Additionally, the geotechnical investigator will determine the location(s) of any drilling and installation of any specialized instrumentation on your property. 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 or more 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 TWELVE TO EIGHTEEN MONTHS, 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 THE FUND'S PUBLICATION, "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.

