Stop a claim before it happens

Everybody hates an insurance claim, and while the various parties involved in the resolution of claims might have a different take on the worst type of loss event, there is one type of claim that stands alone as being “the worst”—one for which there is no coverage! The wording in a standard homeowners policy provides that sudden and unexpected damage to a house such as that caused by being struck by lightning is likely to be covered by insurance; however, damage that slowly accretes over time is often not covered.

A costly issue that can arise in older homes is the disruption or failure of a foundation. Almost all homes deal with some minor structural settlement over time—this is natural, and, in many cases, unavoidable. Indeed, homes are constructed to deal with the slight movements corresponding to settlement. Depending on the location and timeframe of the home’s construction, a foundation can be constructed of poured cement, stacked and mortared concrete blocks or stacked stones. Stacked stone foundations are typically indicative of older houses built over 100 years ago, and before the more recent common usage of block or poured cement walls. Regardless of their specific construction, your basement walls are intended to offer immense strength to support forces pressing straight down on to them, such as the weight of the floors and roof, which are transmitted down through the walls. Assuming that the actual stone or concrete material is not decayed and the walls are straight, not bowed or bulged, basement walls retain this strength for hundreds of years. If the wall material is degraded or ceases to be standing straight and vertical, the strength of the wall can be significantly compromised, and the walls and floors being supported by the basement wall can shift, leading to cracked wall surfaces, windows and doors being misaligned and impossible to open, and floors that sag and tilt.

What can cause this slow but devastating damage to a home? Water—more specifically, the uncontrolled accumulation and seepage of water and the pressures it can exert against the foundation walls. As water flows off of a building’s roof, without proper diversion, it can saturate the ground next to the foundation walls where, over time, it can wash away the surrounding soil, freeze and press against the wall, saturate the wall and degrade the material, or exhibit a number of other destructive behaviors. The walls that are designed to resist immense vertical loads are susceptible to being shifted and damaged by these water-driven horizontal forces and, over time, bulge inward, losing their strength.

How can a homeowner minimize the risk of discovering that his or her home has been damaged and in a way that is not covered by insurance? By minimizing the likelihood of water acting destructively on the basement walls. Roofs should have gutter systems that collect water and carry it far away from the foundation. The earth abutting the property should be inspected to see that it slopes away from the building; often, as landscaping is upgraded, this original grade is disturbed and hollows that trap water form next to the foundation. Landscaping, including plantings, mulch and decorative features should be planned and installed in such a way as not to allow water to collect near the foundation. A basement that is frequently wet, especially following spring melt and heavy rain can be indicative of insufficient guttering and improper grading, and should be investigated and remediated to avoid possible damage.