

HS2 Ground Settlement – Information for Homeowners and Insurers

The High-Speed Rail Act 2017 automatically protects homeowners in the unlikely event that their property is damaged by our work. As was the case on the Channel Tunnel Rail Link, Crossrail and the Northern Line extension, we also offer property owners within 30 metres (m) of a tunnel, retained cutting, shaft or box, a settlement deed. This records the protection we provide for their property in a formal document, although they don't need a deed to benefit from the protection. Entering into a settlement deed ensures that HS2 automatically supplies the owner with information on the impact of excavation works (for tunnels, shafts, boxes and retained cuttings) on their property. If owners don't enter into a settlement deed, HS2 is still obligated to supply information when asked for it and to put right any damage caused by HS2 whether or not the owner has a deed.

Details of who qualifies and how you can apply for a deed are explained in the **HS2 Guide to Ground Settlement** (link below):

https://assets.hs2.org.uk/wp-content/uploads/2020/06/05151106/15566_HS2_Settlement-booklet-A-AW-screen.pdf

Further information and the draft deed document are contained within the **HS2 Information Paper C3: Ground Settlement** (link below):

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/672194/C3 - Ground Settlement v1.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/672194/C3_-_Ground_Settlement_v1.pdf)

We will be collecting information about ground movement before and during our work and up until a time when the settlement we cause is next to nothing. We will start collecting information several months before we start excavation in an area, to help us understand any existing ground movement.

The ground moves naturally at anything up to 10 millimetres (mm) a year, however we will calculate how much settlement is likely to affect buildings and write this in a settlement report. Where the report shows that a building could experience settlement of 10mm or more, the building is eligible for a defect survey.

The defect survey is a visual record of the condition of the building, carried out by an independent surveyor, using photographs and notes of any defects, including any cracks inside or outside the building, which would take place before we start excavations near the building.

HS2 proposes to mitigate the occurrence and impact of ground settlement as a result of our work through a process of 'monitor, assess, protect, record and repair'.

Before we start work, we will assess which buildings might be affected by settlement and where we might need to carry out protective work on or around properties so that they are less likely to move.

As stated above, we will also carry out building defect surveys to check their condition before we start work.

During construction we will use methods and equipment in a way that keeps settlement to a minimum and we will monitor the settlement to check that it is happening as we have calculated.

During or after construction, if property owners think our work has caused damage to their building, they can let us know and we will carry out a second defect survey. If our work has caused damage, we will repair this (or pay for it to be repaired).

Should I inform my household insurers if HS2 is undertaking work near my property?

The insured's responsibility regarding duty of disclosure to insurers is set out in the 2015 Insurance Act.

If you are in doubt as to whether the proximity to HS2 construction activity might constitute a 'material fact' (that must be disclosed to the insurer), please seek advice from your insurance broker or insurer.

We recommend that insurers are provided with this note for information and that insurers read both the **HS2 Guide to Ground Settlement** and **Information Paper C3: Ground Settlement** referred to (with links provided) above.