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The builders responsible for the construction of a new property may be contracted to return in a few months to make good any settlement cracks that have appeared since the build. In older buildings, like my flat, thin cracks can appear with the changing seasons (i.e. changing temperature and changing moisture content), as the materials of the property expand and contract.

Do you know the difference between subsidence and settlement?

Too many people trust insurance settlement offers and accept them without realizing the facts: Initial offers are generally grossly low compared to the actual value of a claim. By accepting an offer, you give up your rights to any additional compensation stemming from that accident, even if you still need additional treatment.

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Once the insurer has arrived at a settlement figure, he or she must decide what to offer. The first offer is going to be a percentage of what the insurer thinks is the final value of the case. For example, the insurer may require that the first offer be 40% of the value of the case. There is no industry-wide standard on this.

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