

# The legislator explains: damage caused by subsidence also falls under home insurance

Subsidence or landslides due to soil drying out are becoming more common during prolonged periods of drought. Houses built on such soil are prone to cracks or other (stability-threatening) damage as a result of this subsidence or these landslides. Older buildings in particular are at risk of serious damage.

The Act of 17 September 2005 [\[I\]](#) already obliged insurers to include damage caused by certain natural disasters (including landslides and subsidence) in their fire insurance policy for simple risks. As a result, since 2005, damage due to “a movement of a significant mass of the subsoil” (which is due, in whole or in part, to a natural phenomenon other than a flood or an earthquake) has been covered under the home insurance (Article 124, § 1, d) of the Insurance Code).

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This article is available in Dutch and French.

[\[I\]](#) Act of 17 September 2005 amending, as regards insurance for natural disasters, the Act of 25 June 1992 on non-marine insurance and the Act of 12 July 1976 on compensation for certain damage caused to private property by natural disasters, Belgian Official Gazette of 11 October 2005, 43.646.

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