

# Bath & North East Somerset Council

**Combe Down Stone Mines Project**  
Bath and North East Somerset Council  
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**Our ref:** 2010-12-03 ABI Circular Letter  
**Date:** 3<sup>rd</sup> December 2010

Dear Sirs,

## **Combe Down Stone Mines – Property Insurance**

We have been working with the Association of British Insurers (ABI) to produce a circular to be issued to their members recommending that, following the completion of the mines stabilisation project, normal underwriting conditions are now applied to Combe Down. This circular has now been issued to ABI members and represents the final step in removing blight from the village, one of the principal aims of the project.

A copy of the circular is enclosed for your information, and may be useful to refer to when taking out, renewing or changing insurance on your property.

This is an important document that should be kept, for future reference, with the Completion Pack sent to you by the project. If you are the tenant of a property you will not have received a Completion Pack as these have been issued to owners of the property, who have also been sent a copy of this letter. However, you may still wish to keep the ABI circular for your reference.

If you have any queries please get in touch the project team using the contact details above.

Yours faithfully



Mary Sabina Stacey  
Project Leader

## **ABI Final Circular – Issued to Members 11<sup>th</sup> October 2010**

### **Previous Circulars**

A circular was issued on 20<sup>th</sup> December 1999 giving members information about potential subsidence in the Combe Down area of Bath and the scheme being undertaken by Bath and North East Somerset Council (B&NES) to prevent collapse of the mines roof into the mines. The Circular recommended the following principles:

- Where a property is already covered, the insurance company should continue to provide cover subject to normal underwriting considerations.
- Where a property changes hands, the insurance company already writing the risk should normally continue to cover the property subject to normal underwriting considerations.
- If a property is underinsured, it is hoped that insurers will be sympathetic unless there is evidence that under-insurance was wilful.

A second circular was then issued on 22<sup>nd</sup> May 2001, which gave details of the borehole surveys being carried out as part of the main site investigation.

A third circular was issued on 5<sup>th</sup> January 2004, which provided an update on the area being stabilised under the scheme, described the enabling and emergency stabilisation works being undertaken, and the process for gaining consents to stabilise the mines.

### **Main Stabilisation Works**

The main project works being undertaken to stabilise the mines commenced on March 2007 and were substantially completed by December 2009. The works have been designed for a 100 year design life criteria and consist of mine stabilisation by;

Either infill with foamed concrete - the foamed concrete has been poured from within the mines. Following completion of the underground works, 474 boreholes were drilled from the surface to provide verification that the foamed concrete had reached the mine roof. Any significant voids, which could potentially migrate to the surface or affect the foundations of properties above the stabilised areas, were topped up with foamed concrete from the surface. A total of 365,000 cubic metres of foamed concrete has been placed in the main scheme phase of the project, including the infill of 13.4km of underground roadways.

Or structural support - where roadways and open areas needed to be maintained, for example to provide bat habitation. Structural support consists of a sprayed in-situ permanent concrete lining designed to support the mine roof. Any voids between the concrete lining and the mine roof were subsequently filled with foamed concrete. A total of 1.1km of roadway has been stabilised using structural support.

Outstanding activities were due to be completed by end September 2010.

### **Completion Pack**

Owners of all properties situated above areas of the mines being stabilised are in the process of receiving a completion pack, which comprises an Engineers statement of completion, a summary of the stabilisation works beneath the property and a property condition report.

Owners of properties which have not needed stabilising as no areas of mines were identified beneath the property have been provided with the Engineers mine boundary summary report, giving the location of the mine boundary as interpreted from the main site investigations.

### Recommendations

ABI has been represented on the stabilisation scheme since 1999 and has been given opportunity by B&NES to contribute to the development of the scheme and the final implementation of the works, including requirements in the completion pack. This has allowed members interests to be represented and taken into consideration during the scheme.

ABI Property Committee recommends that members now apply normal underwriting criteria to Combe Down. This includes normal subsidence cover and application of normal policy excess. This recommendation applies to both new customers, and to existing customers who have, to date, been subject to higher premiums and/or a higher excess against the peril of subsidence than for comparable properties in the Bath area.

The mines at Combe Down have been infilled and whilst future proposal forms from potential customers in Combe Down may reflect the historic existence of mine voids, members should not see this as an underwriting risk.

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