

We had built a home at 29 Dogwood Lane, Ellington, CT in 1984. We noticed cracks in the foundation maybe a decade later. In 2005 or so we decided to move to Tolland, and contacted a realtor to sell the home.

He immediately advised that we needed to have the foundation evaluated. A concrete engineer was engaged who indicated that the foundation was deteriorating and would eventually fail. We contacted Travelers Insurance who declined any claim since there was a provision in the coverage that excluded any foundation problems.

We contracted to have plans drawn up and work done to replace the basement walls and footings. We moved out of the house since we could not live there during the work. We paid 2 mortgages during this time.

All electrical and plumbing connections were severed. The furnace and hot water infrastructure was removed and stored. The oil tank was drained and removed. The stairway was removed. Terraced stone walls and brick stairway and walkway I had built when the house was built were demolished. A rear brick patio and steps were demolished. The driveway needed to be replaced due to the heavy equipment to replace the foundation. The house was jacked up and 3 of the 4 walls and footings removed.

Unfortunately this was started just about at the peak of the housing market. When the house was put on the market its value had decreased tens of thousands of dollars.

We estimate our total loss was over \$100,000.

As word got out about our problem we were contacted by others with similar problems. The story was always home insurance would not cover it, and trying to recover money from the original concrete provider or contractors after 20 years would be expensive and likely be unsuccessful.

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