

Building checklist

MEET OUR REFURBISHMENT AND CONVERSION REQUIREMENTS

Refurbishments and conversions can be challenging as it's almost impossible to know what to expect and what issues you might have to face part way through your build. However, there will not be a prouder moment when you look back and see the evolution of your build to its successful repurposed or completed state.

But what cover will you need?

Unlike other specific build types, refurbishments and conversions are covered by our New Homes policy.

And how do you know if your next project meets our requirements?

Once your development has been deemed acceptable it will be subject to a Technical Audit Process during construction. To make it easier for you, we have put together a quick checklist which you can use to check if your elements match our requirements. If the report concludes that any of these elements are unable to meet the life expectancy of 60 years for structure and 15 years for non-structural elements, they should be systematically replaced or repaired to meet the standards of cover.

Checklist for existing elements of the building

Building Element	Requirements	
Foundations and load-bearing structures, including floors, walls and roof	A structural appraisal is required to confirm the existing structure will have a residual service life of 60 years, and that the structure can support any additional loadings. Any areas of cracking or suspected movement are to be assessed and remedial measures provided.	✓
Basement water proofing, damp-proof courses and membranes	A damp report shall be required if it cannot be confirmed that the building has a fully functional DPC and DPM (where applicable) and/or, if there are signs of damp penetration or fungal attack. The report shall be written by either a RICS Chartered Building Surveyor or a member of the Property Care Association and any remedial treatments must be appropriate to the type of construction and come with an insurance backed guarantee for a minimum period of 10 years. Where basements are to be used, they must be structurally waterproofed in accordance with BS8102 and the guidance given in the Premier Guarantee Technical Manual. The waterproofing design must be carried out by a Certified Surveyor in Structural Waterproofing (CSSW), who will also take on the full design liability for the waterproofing system used.	✓
Timber treatment against insect and fungal attack	If existing timbers are to be retained, a timber condition report is required to be produced by a member of the Property Care Association. All retained timbers will need to be assessed, logged and the remedial treatment noted. Any remedial treatment must be provided with a 10 year insurance-backed guarantee and undertaken by a member of the Property Care Association, where guarantees must cover workmanship and materials. A copy of the guarantees must be provided for our records upon completion of any remedial treatment carried out.	✓
Roof coverings	Roof coverings and support systems should be replaced unless a specialist report compiled by an independent Chartered Building Surveyor or similar approved consultant concludes that the roof covering system has a residual service life of 15 years. This should include the covering, battens, felt, flat roof decking, fascia's, soffits, flashings, nails and clips, etc. Note: we will not accept any existing roof covering that does not have a breather membrane/sarking felt.	✓
Water resistance of walls including claddings, render, re-pointing etc.	The existing walls of the building shall provide a weathertight barrier. The existing walls or cladding system may need to be assessed, to confirm that they are in good condition, suitable for the building's exposure rating as provided by BS 5628 and provide a weathertight envelope for the next 15 years. Provision of additional thermal insulation may be required.	✓
External doors and windows	In general, all windows considered to be over an age of 15 years old will be required to be replaced. Typical exceptions may include existing windows that are subject to planning and conservation restrictions. If windows are to be retained, a condition survey and report will be required by an independent, qualified Surveyor or window specialist, to confirm a residual service life of 15 years. Consideration must be given to improving the thermal characteristics which may provide difficulties on historic properties.	✓
External and internal services	Any services to be retained should be suitably tested and reported by a specialist.	✓
Drainage	A CCTV survey should be undertaken to ensure the integrity and design of the retained system.	✓

N.B. - Where some of the elements are new and replaced as part of the conversion/refurbishment no report is necessary.

Our Warranty requirements can often exceed Building Regulation requirements, or require strict adherence to the guidance in the Approved Documents. An example would be that we generally will not accept the replacement of external wall linings directly applied onto existing masonry walls.



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