

Zurich site overview

Site agent

Site address/policy no

Policy details

- Plot numbering and policy correct,
- Zurich 10 policy explained re cover
- Endorsements, exclusions

Your Zurich surveyor will check that all plots under the current phase have been registered and that the plot numbers on site are as those described under the registered policy number. Our surveyor will briefly explain the extent of the cover provided under the policy so that you are fully aware of the construction issues which we are concerned with.

Zurich Inspection Process

- Site Folder
- Development Inspection Record
- Site Inspection Records
- Technical Standards

We will provide you with a Zurich Site Folder which will allow you to see the inspections that have been carried out. If we have any comments regarding items that need attending too, we will print a Site Inspection Record. This will be left in the Site Folder. You should deal with any defects/goodwill advice and sign these off as they are dealt with.

Inspection Program Stage Codes

- 1 Commencement on site
- 2 Basements, foundations, ground floor
- 3 Superstructure to upper floor
- 4 Upper floors to wall plate
- 5 Roof structure
- 6 Pre-plaster
- 7 Post-plaster
- 8 Completion

Your Zurich surveyor will inspect the property at various stages during the construction program. For conversion projects we will assess the project and advise you of the stages we need to inspect. This information will be on the Property Condition Survey.

We will always carry out a completion inspection on every property, and would ask that you contact your Zurich Surveyor at least 5 days prior to the required completion inspection.

To ensure that the property is completed to the required standards and to assist you with this please see our 'Zurich on site completion checklist' contained in the Site Folder. If the property is not complete and you have requested the surveyor to visit to carry out a completion inspection, we reserve the right to charge an additional fee to cover the cost of that visit. This will also delay the issue of the Final/Insurance Certificate.

Subject to the satisfactory completion of the property/development the Insurance Certificate will normally be sent out the following day.

Site wide elements

- Construction type, traditional or non-traditional
- Exposure conditions of the site
- Ground conditions
- Are there any rooms to be constructed below ground level
- Attached, integral garages, detached garages
- Retaining, boundary walls, drives/paths drainage systems

Some non-traditional forms of construction are not suitable for insurance purposes under the Zurich warranty/policy.

This may affect the design of the external fabric of the building. Your Zurich surveyor will assess the conditions and will explain any issues.

We will assess the conditions, in particular the type of subsoil, foundation design, trees, shrinkable clays and any tree planting proposals.

Where the intention is to build rooms below ground level it is important that an expert has designed the construction and that a suitable tanking product is used.

Adequate cavity trays, foundations, wall construction. If detached are they exempt from Building Regulations? If so, we will discuss cover/requirements.

The extent of cover will be discussed.

Site investigation report

- Are we in receipt of site investigation report including contamination and foundation design?

Site contamination – Site preparation insurance

- Is all or part of the site contaminated?
- Where appropriate have CSG been notified?
- Have CSG confirmed site preparation insurance is in place?

Comments

Building control

- Who is undertaking Building Control function (circle appropriate) LABC Approved Inspector Zurich

Name

Tel

- Where another Approved Inspector is carrying out the building control function, does the warranty link rule apply? (The rule applies to all properties for sale and private rental.)
- Is the Approved Inspector leaving inspection records on site?
- Is there a copy on site of the Approved Inspector's inspection plan for the project?

Foundations

- Strip
- Raft
- Piled
- Other
- Existing ground obstructions
- Sulphates in ground (cement considerations)
- Trees, removed or existing, proposed planting
- Existing drains
- Adequate footings for internal wall

Comments

Tanking

- Stepped floor levels
- Any walls to be tanked
- Habitable/non-habitable below ground level
- Type of tanking system, Agrément Certificate
- Product used
- Insurance guarantee

Comments

Drainage

- Mains drainage, foul and surface water
- Non mains drainage
- Porosity tests, outfall drainage
- Subsoil adequate for system
- Land drainage
- Consent to discharge Environmental Agency
- Septic tank, cesspit
- Size, location, vehicular access
- Position of water table

Comments

Ground floor type

- Ground bearing
- Beam and block, ventilation, dpm
- Concrete plank
- Timber
- Methane/radon protection

Comments

External wall

- Masonry cavity/solid, mortar joint
- Exposure category
- Cavity trays, weepholes
- Timber frame, vent cavity, movement
- Steel frame
- Modular, accreditation
- Structural frame
- Insulation, full, partial, clear, other
- Movement joints
- Render, specification needed

Comments

Render treatments

- Are renders to be used?
- Is the render an acrylic render?
- Does it have Agrément Certificate
- If yes, check to ensure render is applied as per the Certificate
- Is the render a proprietary type?
- Is the render a traditional type?
- Is there an insurance guarantee in place for the render? If yes, request a copy of this.

Comments

Internal walls

- Adequate load bearing foundations
- Masonry, studwork, metal, other
- Masonry slenderness ratio adequate

Comments

Party walls

- Design complies with Regulations PCT/RSD
- Masonry, timber frame, metal stud, other
- Masonry cavity/masonry solid to roof level, dry lining/plaster finish, block density
- PCT
- Suitable wall ties
- Socket boxes in party walls

Comments

Party floors

- Design complies with Regulations PCT/RSD
- Timber, beam/block, concrete plank
- Detailing correct as Approved Document
- Other, specify type and product
- PCT
- Downlighters in ceilings
- Adequate sound provisions to staircase

Comments

Upper floors

- Timber, beam/block, concrete plank
- Lightweight joists, notching, drilling
- Masonry adequate to support floor
- Compliance with regulations

Comments

Roof

- Pitched, flat, mansard, other
- Trusses, cut
- Slates, tiles, thatch, high performance felts, lead, other
- Fixing specification for exposed sites
- Chimneys, stability, trays/flashing
- Parapets, copings stability, trays/flashing

Comments

External works

- Paths, drives adequate preparation,
- External walls, adequate foundations, thickness, weathering
- Access

Comments

Internal works

- Means of escape, fire protection
- Access for disabled
- Air pressure testing

Comments

Conversion projects

Property Condition Survey

We will complete a Property Condition Survey and provide a copy of this for you. The survey will list any special conditions/additional information needed and may specify a time scale. It is important that if there are conditions/additional information requested that these be provided. **Failure to supply this information could lead to the policy being cancelled or endorsements being placed on the Insurance Certificate.**

Timber treatments

- Are timber treatments required?
- Has a complete and valid survey been received?

Comments

Damp proof treatments

- Are damp treatments required?
- Has a complete and valid survey been received?

Comments

Third party certification

- Specialist guarantees/reports received such as H + R
- Tanking guarantee
- Wall tie report and guarantee
- Other

Comments

Completions

It is essential that the Site Manager is aware of the information we require in advance of any request to carry out completion inspections on this development. The Site Manager must also be informed that if the information is not provided, or not in place at the time of our completion inspection this could delay the issue of any Cover Notes and Final/Insurance Certificates for the properties.

- a. Has LABC/AI issued their Final Certificate for the property/development?
 - b. Has developer/builder provided PCT sound tests/RSD to show compliance?
 - c. Energy rating certificates (incl. CO² emission rate), air pressure test results to show compliance
 - d. Commissioning electrical test certificates (from company belonging to certified scheme)
 - e. Commissioning CORGI/OFTTEC certificate required
 - f. Drains tested, smoke tests, fire alarms, emergency lighting, etc.
 - g. If the building is "Relevant Use" has BCM/BCS confirmed consultation with fire authority is complete?
 - h. If the building is within 3m of a sewer, drain or disposal main has BCM/BCS confirmed consultation with sewerage undertaker is complete?
 - k. Have the insured guarantees been received for timber treatment and do they cover all works identified in survey?
 - l. Have the insured guarantees been received for damp proofing and do they cover all works identified in survey?
- **Where Zurich are acting as the AI ensure that items b – l inclusive have been provided where appropriate, and that all consultations are complete prior to issuing any Cover Notes and Final/Insurance Certificates.**
 - **Where another AI or LABC are involved we require copies of items a, b, c, d, e, k and l where appropriate, before we can issue the Cover Note and Insurance Certificate.**

Comments