

Inspection and risk management

Building Guarantee, part of the Zurich Financial Services Group, is widely known as a leading developer of latent defects insurance for the new home warranty market. Our warranty insurance and other services are acceptable to mortgage lenders and familiar to all concerned in conveyancing and advising home buyers.

Zurich Financial Services Ltd is an insurance-based financial services provider with an international network that focuses its activities on its key markets of North America, the United Kingdom and Continental Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. It has offices in more than 50 countries and employs approximately 62,000 people.

The Building Guarantee Advice Line is open for help and information during office hours on 01252 377474.

Alternatively see our website on www.zurich.co.uk/buildingguarantee

Now that you have achieved full membership of the scheme, you can register sites.

Zurich Insurance, Building Guarantee inspect new and converted/refurbished homes under construction as part of a tightly targeted programme of risk management, using our own team of Zurich employed qualified surveyors. They will assess each development on its own merits, considering the complexity of the site, its environment, the type of construction being used and the capabilities and expertise of the builder.

Risks can never be fully eliminated but our programme of key stage inspections can serve to:

- reduce uncertainties on difficult sites
- minimise the risk of defects going undetected
- help reduce claims.

The programme

At an early stage your site manager should contact our allocated surveyor to arrange a planning meeting. The nature of the development and the programme of works will be discussed. A risk management programme will be agreed to target site inspections to meet the required levels of service for your site. A site investigation report will be required.

The number of inspections during construction will vary. Listed below are the key construction stages where inspection can assist in the reduction of latent defects. You will need to ensure regular contact with our surveyor. Please make sure that when key stages are reached, sufficient notice is given for them to attend site.

Where employed, the local authority will normally inspect the stages 1, 2, 3, 8 and drainage. Where a local authority does not inspect these stages, Zurich will endeavour to do so.

The service

The Building Guarantee programme of risk management inspections is planned to cover all significant structural and weather penetration elements. At each inspection, our surveyor electronically records all the data gathered and prints a report for each plot where technical advice is given or a defect is recorded. This report is to be held on the site record logbook. The electronic log is downloaded each day into the Zurich mainframe providing an on-going record of information for each plot. This provides an invaluable source of management data and, as a unique service to our clients, we are able to offer a regular reporting service.

Following a satisfactory competition inspection, you may ask the surveyor to supply a Cover Note.

Construction stage	Inspected by
01 Commencement of site/planning/risk identification	Zurich*/LA
02 Foundations to ground floors	Zurich**/LA
03 Superstructure to upper floor	Zurich/LA
04 Upper floors to roof	Zurich
05 Roof structure	Zurich
06 Pre-plaster	Zurich
07 Post-plaster	Zurich
08 Completion	Zurich*/La

* Zurich will always carry out an 01 and 08 inspection

**Zurich will inspect foundations based on our risk assessment. A copy of your site investigation report will be required.

how it works

The proposed foundations, substructure and superstructure construction details will be checked for acceptability against the following:

Stage 01

Commencement

- **Site Conditions**
Foundations and Substructure
Site strip
Sub soil and load bearing strata
Proximity of trees, drains underground obstructions, etc.
Presence of sulphates and other chemicals or contamination.
- **Superstructure**
Exposure category
Other details shown on the rear of the 'Site & newbuild overview sheet'.
- **Materials**
Any special requirements to dpc
Storage for vulnerable materials
Dry storage provision.

Stage 02 Foundations (for all load bearing walls)

- **Strip Foundations**
Proximity of trees, drains, underground obstructions, etc.
Depth and width
Uniform sides and bottom
Steps and corners
Provisions for heave in shrinkable clay.
- **Engineered Foundations**
Work conforms to design
Suitable for actual site conditions
- **Concrete Foundations**
Conforms to the design
Service sleeve
Thickness and mix
Construction joints.
- **Oversite preparation**
Operative strip and bearing capacity
Provisions for suspended ground floor
Provisions for heave in shrinkable clay.
- **Construction Below DPC**
Masonry
Cavities filled and wall ties
Services bridged or sleeved
Drains under the building – line, level and bedding.
- **Ground Floors – Ground Bearing**
Fill material free from debris and vegetable matter
Fill well graded and compacted and blinded, as required
DPM – not punctured.

- **Ground Floors – Suspended**
Reinforced as design
Beam and Blocks – beams on DPC
bearing of beams
Position of air bricks and sub floor ventilation
Block filling to beams

Stage 03 Superstructure up to Upper Floors

- **External Cavity Walls**
DPC lapped and laid on a smooth surface
Bed and perp joints well filled
Masonry well bonded
Cavity free of debris, bridging and of correct width
Wall ties – position and centres
Cavity trays, top ends, weep holes, etc.
Lintels and bearing Services/air bricks sleeved where necessary
Position and type of cavity insulation
Vertical DPCs
Compatible materials
Flues and liners
Expansion joints, as required.
- **Party Walls**
Density of masonry
Correct wall ties, cavity free of debris and bridging
Cavity 'sock' position
Joints well filled.
- **Joinery**
Materials and preparation
Fixing of frames
- **Additional for Timber Frame Construction**
Sole plate preparation and fixing
Fixing of panels and panel construction
Cavity barriers
Party wall construction
Breather paper and wall ties.
- **Internal Walls and Partitions**
Built of adequate support
Masonry joints and bonding
Lintels over openings.

Stage 04 Superstructure from Upper Floors to Roof

As for Stage 03, but with the following additional items:

- **Timber Floors**
Size, span, centres, graded, dry
Fixing, building in and bearing
No cavity obstruction
Restraint straps
Noggins/Strutting
Multiple joists - size, position and fixing
Trimming of stair wells, etc.
- **Concrete Floors**
Size of units and bearing
No cavity obstruction
Trimming of stair wells, etc.

Stage 05 Roof Structure

As for Stage 03 and 04, but with the following additional items:

- **Wall and Gable Construction**
External and party wall masonry cut to roof profile
Wall plate bedding, joists and size
Wall plate straps and fixing
Closing of cavities at eaves
Cavity barriers where required.
- **Trussed Roof Construction**
Trusses – size, span, centres and fixing
Wind bracing and fixing
Lateral restraint straps and support
Trimming to openings and round chimneys
Lay boards/hips and dormers, etc.
- **Cut Roof Construction**
Rafters – size, span and centres
Purlins – size, span and centres
Binders – size, span and centres
Struts/Hangers – size, centres and bearing position
TDA truss construction
Triangulation
Valleys, hips, dormers, etc.
Trimming to openings and round chimneys.

Stage 06 Pre-Plaster

External

- **Roof and Tiling**
Felt and battens
Eaves and verges
Tile type and fixings
Fixings of ridge and hip tiles
Flashings at abutments
Weathering of flues, SVPs etc.
Roof ventilation.

Internal

- **Structure**
Joists noggins/strutting
Service notches and drilling
Plasterboard noggins and support
Staircase and support
Floor decking and support to cut edges
Partition wall support and frame construction
Chases
Fire stopping garage and part/separating walls
Preparation for floor screed.
- **Services**
Position, fixings and support
S & VP and waste pipe connections.

Stage 07 Post Plaster

- **Dry Lining**
Continuous dabs to perimeter of walls
Dabs sealing openings for sockets, vents, etc.
Dabs at reveals, etc.
- **Plasterboard and wet plaster**
Nailing and tapping of boards and joints
Visual finish
Double boarding and joints to integral garages.

Stage 08 Completion

- **Internal**
Workmanlike visual finishes
Water, gas and electrical connections
Cross bonding and earthing
Heating and other services
functional S & VP test.
- **Roof**
Roof and water pipe insulation
Flue and S & VP connections
Cross Ventilation.
- **External**
Gutters and rain water goods
Surface/roof water drainage connected
Driveways and paths.
- **Drains**
(These inspections will take place at whichever stage the drains are ready)
Entries sealed and sleeved
Line, level and bedding
Reasonably accessible for clearing
Air or water test.

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