

HOME REPORT

URQUHARTS

EDINBURGH

SOLICITORS EST. 1876



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Scotland

Dwellings

88 NORTHFIELD FARM AVENUE, MOUNTCASTLE, EDINBURGH, EH8 7QZ

Dwelling type: Mid-terrace house
Date of assessment: 10 August 2023
Date of certificate: 17 August 2023
Total floor area: 87 m²
Primary Energy Indicator: 345 kWh/m²/year

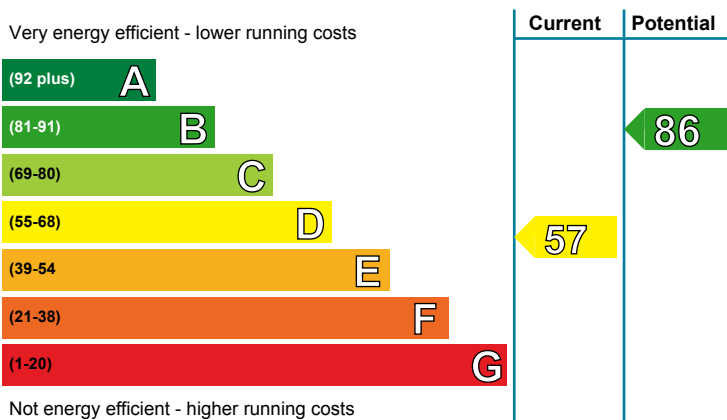
Reference number: 0160-2810-6180-2097-6161
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£8,103	See your recommendations report for more information
Over 3 years you could save*	£3,735	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

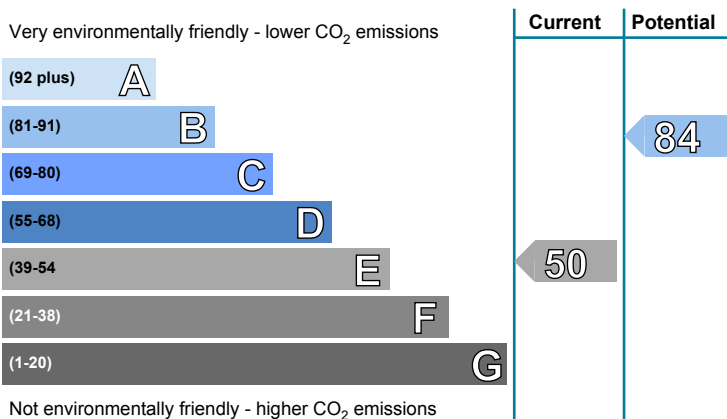


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (57)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (50)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£1551.00
2 Cavity wall insulation	£500 - £1,500	£597.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£219.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Flat, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★★	★★★★★
Main heating controls	Programmer, room thermostat and TRVs	★★★★★	★★★★★
Secondary heating	None	—	—
Hot water	From main system	★★★★★	★★★★★
Lighting	Low energy lighting in 33% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 61 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.3 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


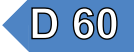

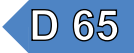












Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,069 over 3 years	£3,408 over 3 years	
Hot water	£1,353 over 3 years	£552 over 3 years	
Lighting	£681 over 3 years	£408 over 3 years	
Totals	£8,103	£4,368	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£517		
2 Cavity wall insulation	£500 - £1,500	£199		
3 Floor insulation (solid floor)	£4,000 - £6,000	£73		
4 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£52		
5 Low energy lighting for all fixed outlets	£30	£76		
6 Replace boiler with new condensing boiler	£2,200 - £3,000	£224		
7 Solar water heating	£4,000 - £6,000	£104		
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£622		

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Micro CHP

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

2 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

3 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

4 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

5 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

6 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

7 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	14,105	N/A	(1,371)	N/A
Water heating (kWh per year)	3,234			

Addendum

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Andrew Milne
Assessor membership number:	EES/009383
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	17 Corstorphine Road Edinburgh EH12 6DD
Phone number:	0131 477 6006
Email address:	andrew.milne@dmhall.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	88 NORTHFIELD FARM AVENUE MOUNTCASTLE EDINBURGH EH8 7QZ
-------------------------	--

Customer	Ms Doris Jean Coventry Keir (Executry)
-----------------	--

Customer address	
-------------------------	--

Prepared by	DM Hall LLP
--------------------	-------------

Date of inspection	10th August 2023
---------------------------	------------------



PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:-

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

² Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

Terms and Conditions

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

1. Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
2. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
3. Category 1: No immediate action or repair is needed.

WARNING:

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

Description	Intermediate Terraced Villa within a row of similar properties.
Accommodation	Ground Floor: Hallway, Sitting Room, Dining Room and Kitchen. First Floor: Three Bedrooms and Bathroom.
Gross internal floor area (m²)	87 m ² .
Neighbourhood and location	Established and predominately residential area, within a central and eastern district of Edinburgh.
Age	75 Years approximately.
Weather	Overcast, with intermittent showers.
Chimney stacks	None visible.
Roofing including roof space	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. The roof is of a flat design, assumed to have a felt covering. The roof cannot be inspected and there is no roof void area.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater goods are of cast iron.

Single Survey

Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>Thought to be of traditional brick cavity construction and having a rendered finish.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Double glazed windows and doors.</p>
External decorations	<p>Visually inspected.</p> <p>PVC finishes.</p>
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	None.
Outside areas and boundaries	<p>Visually inspected.</p> <p>Garden ground to front and rear bounded by fencing and brick walls.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings are of plaster.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Solid construction having a plaster finish.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the</p>

Single Survey

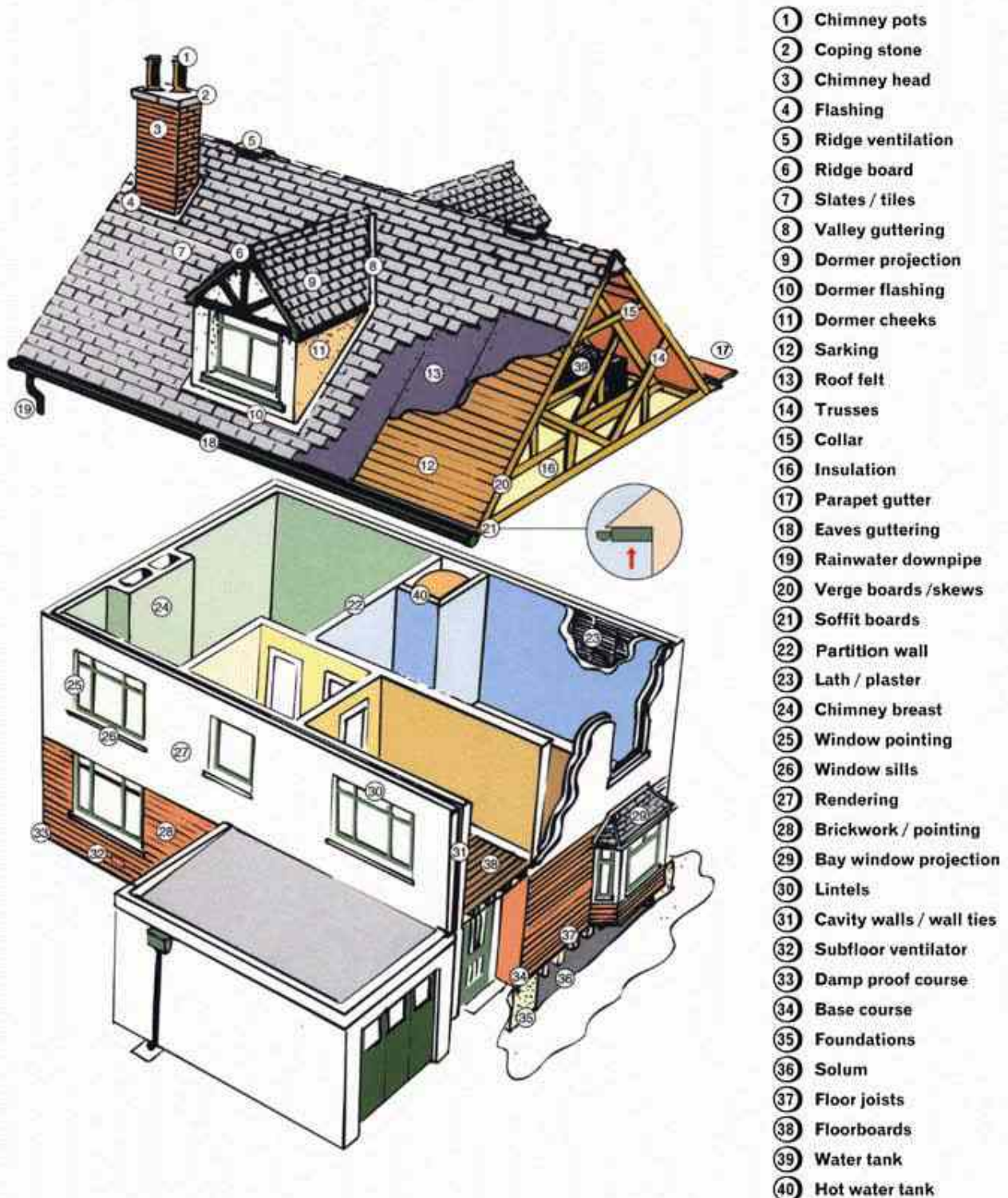
	<p>Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The ground floor is of solid construction plus the first floor is of suspended timber construction. Fitted floor coverings limited my inspection and there is no sub floor area.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Timber finishes and facings and fitted kitchen units.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a fireplace in the sitting room. The flue could not be inspected.</p>
Internal decorations	<p>Visually inspected.</p> <p>Walls and ceilings have mainly a paper/paint finish.</p>
Cellars	<p>None.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains supply is connected and there are 13amp power points.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains supply is connected.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains water is connected and visible pipework is in copper, PVC and lead.</p> <p>There is a galvanised steel cold water tank.</p>

Single Survey

	<p>There is a bath, wash hand basin and a WC installed.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>A gas fired central heating system is installed. The gas boiler is connected to radiators and this also supplies hot water via a Dublo circulating tank.</p> <p>The boiler was not in use at the time of inspection.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke detectors installed.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p>
<p>Any additional limits to inspection</p>	<p>The property was vacant, fitted floor coverings throughout and external inspection has been from ground level. The roof coverings could not be seen.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.</p> <p>Random testing for dampness was undertaken internally with the</p>

	<p>use of a moisture meter where accessible and considered appropriate.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</p>
--	---

Sectional Diagram showing elements of a typical house




Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.


Single Survey


2. Condition


This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

 Structural movement	
Repair category	1
Notes	There is no evidence of either recent or continued significant movement.

 Dampness, rot and infestation	
Repair category	2
Notes	Higher than usual readings were noted, particularly within the diningroom and kitchen. There is also evidence of water ingress having occurred from the roof coverings. There are also signs of condensation. Further advice can be obtained from specialists.

 Chimney stacks	
Repair category	-
Notes	Unable to inspect.

 Roofing including roof space	
Repair category	3
Notes	Whilst the roof coverings cannot be inspected it is generally well accepted that roofs of buildings of this age do attract a high degree of on going maintenance and where flat roofs are concerned these will have a limited life when compared to pitched roofs. Subsequently to my inspection the sellers have commissioned a roofing contractor to inspect the roof and quote for repairs. This is attached. Their recommendations should be carried out. A buyer may wish to take their own advice.

Single Survey



Rainwater fittings

Repair category	1
Notes	<p>There is no evidence of either recent or continued leakage.</p> <p>The monitoring of rainwater goods should be carried out, especially during adverse weather conditions and if leakage is noted this should be recorded and thereafter repairs carried out. Leakage over time can cause defects both externally and internally to develop.</p>



Main walls

Repair category	2
Notes	<p>Rendering is original, showing signs of weathering and deterioration. It is apparent that a number of properties nearby have been re-harled. Further advice should be obtained.</p>



Windows, external doors and joinery

Repair category	1
Notes	<p>Where opened, the windows and doors appear to function satisfactorily.</p> <p>Double glazed windows often require renewal when the seals fail causing misting to develop between the panes. This is often difficult/impossible to see in its early stages and in some weather/lighting conditions.</p>



External decorations

Repair category	1
Notes	<p>No undue weathering or deterioration is apparent.</p>



Conservatories/porches

Repair category	-
Notes	N/A



Communal areas

Repair category	-
Notes	N/A

Single Survey



Garages and permanent outbuildings

Repair category	-
Notes	N/A



Outside areas and boundaries

Repair category	2
Notes	Repairs are required to fencing and boundary walls.



Ceilings

Repair category	2
Notes	Bossed and cracked plaster is noted to some areas. Any repairs to plasterwork can be carried out during redecoration



Internal walls

Repair category	2
Notes	Bossed and cracked plaster is noted to some areas. Any repairs to plasterwork can be carried out during redecoration



Floors including sub-floors

Repair category	1
Notes	Generally firm to the tread. There are no obvious significant defects.



Internal joinery and kitchen fittings


Repair category	2
Notes	Wear is apparent to a number of joinery finishes, including the kitchen fittings.




Chimney breasts and fireplaces


Repair category	1
Notes	There are no obvious significant defects.


Single Survey

 Internal decorations	
Repair category	2
Notes	Redecoration is necessary.

 Cellars	
Repair category	-
Notes	N/A

 Electricity	
Repair category	2
Notes	<p>Whilst circuitry is at the present time assumed to function satisfactorily there are however aspects to suggest that the installation may not comply totally with the most up to date regulations. Advice can be obtained from an electrical contractor.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.</p>

 Gas	
Repair category	1
Notes	<p>Gas appliances are assumed to function satisfactorily and that they have been installed in accordance with the relevant regulations and that regular servicing and maintenance has been carried out. A check/inspection by a suitably qualified engineer should be carried out prior to use. Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.</p>

 Water, plumbing and bathroom fittings	
Repair category	2
Notes	<p>the cold water tank is of a galvanised steel type and is showing signs of corrosion. Its early replacement is thought necessary. The general replumbing of the property should be considered.</p> <p>Sanitary fittings appear to be in a serviceable condition and there is no evidence of fracture or leakage from pipework.</p> <p>Seals around baths/shower trays should be regularly checked for water tightness as leakage can often occur and which over time can cause defects to develop.</p>

Single Survey



Heating and hot water

Repair category	2
Notes	<p>Whilst the heating and hot water systems are assumed to function satisfactorily and has been regularly serviced and maintained. The boiler and heating installation is however of a dated design and is likely to require replacement within the foreseeable future. Regular servicing of the boiler along with all other gas appliances is essential.</p> <p>Gas boilers, heaters, fires and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation. Checks are often carried out upon change of ownership and are recommended.</p>



Drainage

Repair category	1
Notes	There is no evidence of the drains being either blocked surface or chocked.

Single Survey

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	-
Roofing including roof space	3
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
Heating and hot water	2
Drainage	1

Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

There is no obvious evidence to suggest that either recent or significant alterations have taken place internally.
Replacement windows are installed.

Estimated reinstatement cost for insurance purposes

The property should be insured on a reinstatement basis for a figure not less than £240,000.

Valuation and market comments

Having regard to all relevant factors, including the prevailing market conditions and assuming no onerous expenditure will be encountered in relation to any repairs required, the current market value of the property may be fairly stated in the sum of £280,000.

Where further advice is recommended this should be obtained prior to a bargain being concluded.

There has recently been a steady demand for properties of this type within in this location.

Signed	Security Print Code [547646 = 4539] Electronically signed
Report author	Andrew H Milne
Company name	DM Hall LLP
Address	17 Corstorphine Road, Edinburgh, EH12 6DD
Date of report	17th August 2023

Mortgage Valuation Report



Property Address

Address 88 NORTHFIELD FARM AVENUE, MOUNTCASTLE, EDINBURGH, EH8 7QZ
Seller's Name Ms Doris Jean Coventry Keir (Executry)
Date of Inspection 10th August 2023

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

None.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Gas boiler to radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The property would benefit from modernisation and upgrading. Externally repairs/maintenance should be carried out.

Essential Repairs

Re-felting of the roof.

We have attempted to reflect this within the valuation figure.

Estimated cost of essential repairs £

Retention recommended? Yes

No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property is considered to form suitable security for lending purposes, subject to individual lenders criteria.

Valuations

Market value in present condition £ 280000
Market value on completion of essential repairs £ 280000
Insurance reinstatement value £ 240000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [547646 = 4539]
Electronically signed by:-
Surveyor's name Andrew H Milne
Professional qualifications MRICS
Company name DM Hall LLP
Address 17 Corstorphine Road, Edinburgh, EH12 6DD
Telephone 0131 624 6600
Fax 0131 624 6609
Report date 17th August 2023

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

Property address	88 NORTHFIELD FARM AVENUE, MOUNTCASTLE, EDINBURGH, EH8 7QZ
Seller(s)	Urquharts
Completion date of property questionnaire	08/08/2023

Property Questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	73 years
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	
	A B C (D) E F G H	
3.	Parking	
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input checked="" type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input style="width: 450px;" type="text"/> 	
4.	Conservation area	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes / No / Don't know

Property Questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No
6.	Alterations/additions/extensions	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	Yes / No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	Yes / No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes / No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	<p>(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):</p> <p>Double Glazing around 1970</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

Property Questionnaire

7. Central heating		
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).</p> <p>If you have answered <u>yes / partial</u> - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p>Gas fired</p> <p>If you have answered <u>yes</u>, please answer the three questions below:</p>	Yes / No / Partial
b.	When was your central heating system or partial central heating system installed?	1986
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p>If you have answered <u>yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes / No
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8. Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / No
9. Issues that may have affected your property		
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p>If you have answered <u>yes</u>, is the damage the subject of any outstanding insurance claim?</p>	Yes / No Yes / No
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p>If you have answered <u>yes</u>, please give details:</p>	Yes / No

Property Questionnaire

10. Services			
a.	Please tick which services are connected to your property and give details of the supplier:		
	Services	Connected	Supplier
	Gas / liquid petroleum gas	✓	.
	Water mains / private water supply	✓	Mains
	Electricity	✓	Connected
	Mains drainage	✓	Mains
	Telephone	—	
	Cable TV / satellite	—	
Broadband	—		
b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes / No	
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes / No / Don't know	
d.	(ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes / No	

Property Questionnaire

11.	Responsibilities for Shared or Common Areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No / Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No / Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	Yes / No
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	Yes / No

Property Questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes / No / Don't Know</p> <p>Yes / No / Don't Know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
<p>13. Specialist works</p>		
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:</p>	<p>Yes / No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p>	<p>Yes / No</p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<p>Yes / No</p>

Property Questionnaire

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(ii)	Roofing	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					Yes / No	
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:					Yes / No / Don't know	

Property Questionnaire

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Don't know
b.	that affects your property in some other way?	Yes / No / Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s): _____

Date: _____

*** This report has been completed on behalf of an absentee vendor and therefore some information is not available.**

Services provided by DM Hall include:

- Building Regulation Reports
- Building Consultancy
- Business Appraisal, Valuation and Sales
- Commercial Agency – Sales, Lettings and Acquisitions
- Commercial Property Valuation and Appraisal
- Energy Performance Certificates – Domestic and Non-domestic
- Legal Searches and Property Searches
- Planning and Development
- Property Management
- Rating
- Rent Reviews
- Residential Development Appraisals
- Rural Property

For more information on any of the above services
please visit us at www.dmhall.co.uk or call 0131 477 6000



Hana Sheran
Urquharts Solicitors
16 Heriot Row
Edinburgh
EH3 6HR

Suite 28
196 Rose Street
Edinburgh
EH2 4AT
T: 0131 528 6480

E: edinburgh@timberwise.co.uk

www.timberwise.co.uk

Date : 14/08/2023

Dear Hana,

Thank You for Choosing Timberwise

Thank you for your enquiry and instructions to carry out an inspection on your behalf. Please find enclosed your survey report detailing our findings and recommendations for the below property.

Where applicable, we have also included a quotation for items of remedial work that Timberwise will be pleased to undertake for you.

Please read this report and the associated documentation carefully to ensure that they meet with your requirements. Should you have any questions, please do not hesitate to contact me and I will be pleased to answer any questions you may have.

Moving Forward – The Next Step

Arranging a convenient start date for any works to proceed couldn't be easier. Simply give your local Contracts Team a call on 0141 308 1560 or contact them on contracts-scot@timberwise.co.uk

Alternatively, you can accept your quotation online at www.acceptquote.co.uk

We look forward to hearing from you.

Yours sincerely,

Steven Buick

Steven Buick CSRT
Managing Surveyor
For and on behalf of Timberwise (UK) Ltd.

Mobile: 07773660080

Email: Stevenbuick@timberwise.co.uk



Trust The Experts – Trust Timberwise

At Timberwise we are very proud of our status and reputation within the property care industry. Along with our full Property Care Association status we are also members of other key organisations including 'Which?' Trusted Traders, Trust Mark and Safe Contractor.



For caring for your property there is only one name you need to know and trust – Timberwise. For over 50 years Timberwise have been caring for properties resulting in over half a million properties that have benefited from our services – this makes us a tried and trusted market leader in property care and gives you the confidence that you have made the right choice.

Don't just take our word for it though. Read some of the feedback received from customers who have already benefited from using Timberwise to care for their property.

Visit www.reviews.co.uk to find out more.



**Your property is probably your most valuable asset, so why put it at risk?
Timberwise are the one stop experts for property care that you can trust!**

Timberwise



**Property Preservation
Done Properly**

www.timberwise.co.uk

0800 99 11 00

Survey Report & Proposal

Client:

Hana Sheran
Urquharts Solicitors
16 Heriot Row
Edinburgh
EH3 6HR

Suite 28
196 Rose Street
Edinburgh
EH2 4AT
T: 0131 528 6480

E: edinburgh@timberwise.co.uk

www.timberwise.co.uk

Property:

88 Northfield Farm Avenue
Edinburgh
EH8 7QZ

Surveyed by: Steven Buick

Date of Instruction: 14/08/2023

Date of Survey: 14/08/2023

Date of Report: 14/08/2023

Our Reference: S11071-SB-CH



IMPORTANT

This report and quotation are issued subject to our standard terms and conditions, which shall form part of any Contract to carry out work based on the report. Please read them carefully.

Your Timberwise Report

This report has been compiled by our surveyor, Steven Buick.

We pride ourselves on easy to understand, yet comprehensive reports that provide you with all the necessary information you require to make an informed decision. Should you have any questions at all regarding the contents of the report, please contact your surveyor who will assist you further.

Steven Buick CSRT
Managing Surveyor
Suite 28
196 Rose Street
Edinburgh
EH2 4AT



Timberwise

T: 0131 528 64 80
M: 07773 66 00 80
E: stevenbuick@timberwise.co.uk
www.timberwise.co.uk

Structural Waterproofing Damp Proofing
Dry Rot Treatment Specialist Property Surveying
Structural Timber Repair Woodworm Treatment

Survey Report Contents

1. Introduction and Scope
2. Recommendations
3. Further Information
4. Additional services & Specialist Treatments we also offer

Introduction and Scope

Your instructions were to inspect the above property to determine the presence and extent of problems associated dampness within the property.

This quotation is based upon our instructions as we understand them. If any part of this attached quotation requires clarification or fails to address your expectation, please contact the office/surveyor and let us know of your concern immediately.

Weather conditions at the time of our inspection were dry.

At the time of our inspection the property was unoccupied.

The above-mentioned property is a mid-terraced house of cavity brick construction with external render.

For the purposes of identification, any descriptions are given as if facing the front of the property.

External Observations

Not applicable

Internal Observations, Recommendations and Specification

First Floor Level

Observations

At the time of our inspection, staining was noted to the ceilings on first floor level. It would appear that this is due to faulty roof coverings and the client is advised to have the flat roof surveyed by a reputable roofing contractor.

Ground Floor Level

Observations

Our inspection was restricted by fitted units & fitted floor coverings, dry linings, therefore our findings are limited accordingly.

Moisture profiles were plotted on the walls with an electronic conductivity meter, the profiles recorded indicate rising dampness to the walls as shown on our enclosed sketch plan.

In our opinion this dampness is due to a bridge from the internal wall plaster being in direct contact with the concrete floor.

Specification for the Guaranteed Control of Rising Damp



Based on our visual inspections and the instrumental readings obtained at the time of our inspection, we recommend the installation of our DryTek DPC System to the walls marked red on our attached sketch plan.

Our technicians will drill out mortar joints at pre-determined centres and install the DryTek DPC System. Similarly they will drill out and inject vertical barriers to prevent abridgement from adjoining masonry.

The overwhelming benefits of the DryTek DPC System opposed to other systems are:-

- Cleaner
- Safer
- Improved Performance
- Less Risk
- Controlled System
- Efficient



Plaster and salts

As the moisture rises from the ground into the wall, it carries with it soluble salts which may be deposited in the wall fabric and plaster, as the moisture evaporates. These salts, in particular chlorides and nitrates are hygroscopic, that is they are capable of attracting and absorbing moisture from the atmosphere when the relative humidity is high. It is for this reason that re-plastering after remedial damp proof course injection is often recommended to a height of 1m.

Re-Plastering to a salt retardant specification

Our dampproof quotation includes carrying out re-plastering work for those walls marked on the attached sketch plan.

Please note, our plastering quote is based on the assumption that the existing wall plaster is only 18mm thick. If the wall plaster is greater than this depth, an additional amount will be added to your final invoice of £30 per square metre of plaster work for every additional 18mm thickness or pro rata part thereof and £40 per square metre where waterproofing is to be applied.

Timberwise are to:

1. Protection/preparation works to include taping down dust sheets/hardboard to the floor of the designated work area to reduce dust settling. Taping polythene sheeting over any large free-standing personal items left in the designated work area.
2. Carefully remove the skirtings and lay aside for re-fitment on completions of our works.
3. Remove 1 number sink, base units, 1 number socket and lay aside for re-fitment on completion of our works.
4. Hack off the existing wall plaster and discard debris into bags.
5. **Damp Proofing** - Our Technicians will install a horizontal DryTek damp proofing system to the walls as marked on the enclosed sketch plan. This will be installed in accordance with the PCA Code of Practice and BS6576.
6. **Plaster** - Re-plaster the walls marked on the attached plan in accordance with Timberwise replastering specification to the heights indicated on the plan.

Works by the client:

Removal of floor coverings, furniture, fixtures from the area of works prior to our arrival on site.

Removal of stored items and electrical goods.

Re-decoration.

Further Information

Protection

It is not unusual for dust to migrate to the remotest parts of the property. We will take reasonable precautions to minimise this nuisance wherever practical within the immediate area of our work, but we suggest that you should also take some precautions and the like elsewhere in the property. (If requested our technicians will be pleased to provide you with polythene sheeting). We regret we can take no responsibility for cleaning or for any damage caused by the dust migration.

Please note that if the client's own protection works are not completed prior to our arrival, this could cause delays in commencing the proposed works.

Redecoration after re-plastering

With regards to redecoration after re-plastering, it is generally accepted that, in perfect drying conditions, brickwork will dry at a rate of 25mm (1inch) per month of wall thickness. These figures can vary widely, according to wall/substrate composition and the porosity of construction materials. Provided normal heating is used during the winter months and any additional sources of dampness have been rectified, a 225mm (9 inch) thick wall will be 'dry' nine months after the insertion of the Damp Proof Course.

Where hygroscopic salts are present, the wall may not dry completely but a correctly applied re-plastering system will prevent damage to internal decoration. Plaster must be allowed to dry naturally. Forced heating should not be used, and the use of dehumidifiers is not advised. Whilst the render coat contains a salt inhibitor, it is possible during the drying process that efflorescent drying salts may appear on the surface, and these should be brushed off as they appear. In most cases, surface salting should cease after three months.

Redecoration in the form of water based matt emulsion paint can only be applied after six weeks, providing the plaster surface is dry to the touch. On no account must vinyl silk paints or vinyl wallpaper or any other impermeable covering such as artex type finish be applied. After 12 months, it is permissible to apply wallpaper or ceramic tiles. During the drying out period, it is recommended that an adequate air flow is maintained to the newly plastered areas. Further specialist advice in this regard is available upon request.

In consideration to these factors, it is clear that a survey to determine whether a Damp Proof Course is functioning correctly after a period of less than 12 months would serve little purpose.

Upon completion of render plastering in conjunction with Damp Proofing works, clients may experience hair line cracking to the plaster. These hair line cracks will be superficial and will NOT present a problem regarding dampness. Dependant on climatic conditions and differing degrees of heat within the properties, during the curing period (generally 6 months) these cracks may be more or less extensive. After the drying out period, we recommend that the cracks are filled with decorator's filler by the client. Timberwise cannot be held responsible for shrinkage cracks that may occur.

Fixtures and Fittings

Where fixtures and fittings such as kitchen units, radiators, cupboards etc are due to be refitted, we do not recommend that these are refitted while the plaster is wet. These are best left until the plaster is visibly dry. Please do not hesitate to contact our office should you require information regarding the fixings/adhesives required.

Generally

The above quotation is based upon our instructions as we understand them. If any part of this report and/or the attached quotation requires clarification or fails to address your expectation, please contact the office/surveyor and let us know of your concern immediately.

Although our report may refer to certain parts of the structure (External and Internal observations) we are not chartered, or structural surveyors and our report must not be interpreted as such. If you have any concerns about the structure of the property you should contact a qualified structural surveyor or engineer.

Where the works described in this work involve a party wall, we must draw your attention to the fact that the party wall act 1996 applies. This act requires the owner to notify their neighbours of any proposed works and obtain consent for the work to commence. Consent cannot usually be withheld.

Parking

Where residential parking permits are required to park outside premises, we would require the client to provide these permits free of charge for the duration of the works.

Guarantee

Our long-term guarantee for Damp Proofing works unless otherwise stated in our report will be issued when the final account has been settled. In addition to our guarantee, as we are members of the Property Care Association, we are pleased to offer you the added benefit of the Guarantee Protection Insurance Limited “backup” fully insured guarantee. The premium is shown as a separate item on our quotation.

Asbestos

During works, should we uncover suspected asbestos containing materials Timberwise may have to suspend work to have the material investigated for asbestos. We will stop work, seal the area and immediately inform you. Testing for asbestos is an easy procedure which we can either deal with on your behalf or make recommendations, this will, however, incur additional charges. Please note that we do not get involved in the removal process of asbestos.

You are responsible for the removal of any fixtures, floor coverings, plumbing, electrical fittings and any other stored items including personal possessions prior to our arrival on site. These will require removal prior to our technicians arriving on site and the subsequent re-instatement by others. Any delay caused due to floor coverings and items not having been removed may become subject to additional cost due to either work commencement being delayed or it not being possible to complete during that visit.

Please note the importance of all necessary preparatory works being completed prior to our arrival and commencement on site.

Please note that no allowance has been made in our quotation for removal or re-instatement of any electrical fixtures or carpets etc. from the areas to be treated, unless stated in our report or included in our quotation.

Our enclosed quotation is based on carrying out the work during normal working hours (Monday to Friday). To arrange for the soonest possible start date for the works to proceed please complete and return the enclosed Acceptance to the local office. If you would like to arrange a provisional start date by telephone, then please call the local office on **0141 308 1560**.

We are able to carry out works at weekends or out of normal daytime hours (subject to additional costs). Please contact our contracts department to enquire further.

IMPORTANT CLIENT INFORMATION

Please ensure that you read the attached terms and conditions, as they contain important information about your quotation.

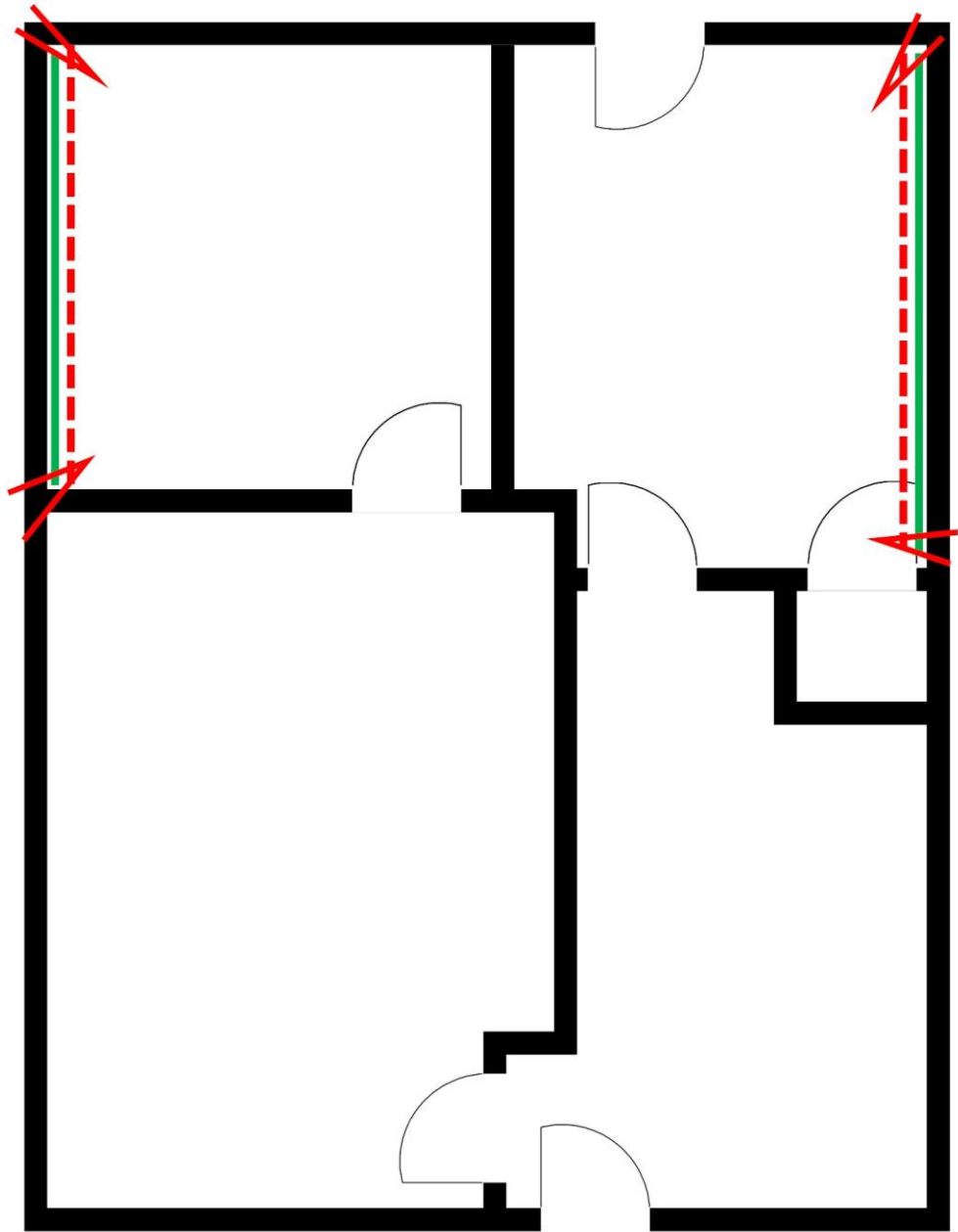
Yours sincerely,




Steven Buick

Steven Buick CSRT
07773660080

For and on behalf of TIMBERWISE (UK) LIMITED

Note: This report is for the benefit and use of the addressee, we accept no responsibility for our survey, or this report towards any other Company or person. On no account must it be duplicated or copied in whole or part without our written consent.



-  STRIP WALL PLASTER UP 1M
-  CHEMICAL DAMP PROOF COURSE
-  VERTICAL DAMP PROOF COURSE

Quotation – Client's copy

Client's Address:

Urquharts Solicitors
16 Heriot Row
Edinburgh
EH3 6HR

Property Address:

88 Northfield Farm Avenue
Edinburgh
EH8 7QZ

Branch Office:

Suite 28
196 Rose Street
Edinburgh
EH2 4AT
T: 0131 528 6480
E: edinburgh@timberwise.co.uk
www.timberwise.co.uk

Date of report:

14/08/2023

Our Reference:

S11071-SB-CH

Inspected by:

Steven Buick

TO CARRY OUT WORKS AS DETAILED IN OUR QUOTATION

Detail of Works	Net	VAT	Total Price	✓
Damp Proofing*	£2,716.86	£543.37	£3,260.23	

All the above items where marked * are inclusive of our 20-year Guarantee

Also available GPI 10-Year Guarantee Insurance, Including 12% IPT

The figure comprises of the following:-

(Insurance Premium £39.20, Admin £35 & Insurance Premium Tax £8.90)

£83.10

YES

Quotation Acceptance – To return to Timberwise

Client's Address:

Urquharts Solicitors
16 Heriot Row
Edinburgh
EH3 6HR

Property Address:

88 Northfield Farm Avenue
Edinburgh
EH8 7QZ

Branch Office:

Suite 28
196 Rose Street
Edinburgh
EH2 4AT
T: 0131 528 6480
E: edinburgh@timberwise.co.uk
www.timberwise.co.uk

Date of report:

14/08/2023

Our Reference:

S11071-SB-CH

Inspected by:

Steven Buick

TO CARRY OUT WORKS AS DETAILED IN OUR QUOTATION

Detail of Works	Net	VAT	Total Price	
Damp Proofing*	£2,716.86	£543.37	£3,260.23	✓

All the above items where marked * are inclusive of our 20-year Guarantee

Also available GPI 10-Year Guarantee Insurance, Including 12% IPT

The figure comprises of the following:-

(Insurance Premium £39.20, Admin £35 & Insurance Premium Tax £8.90) £83.10 YES

Customer Acceptance

To accept your quotation and proceed with the work a **40%** deposit amount of **£1,304.0** is required.
You can make payment by the following:

- **Debit/Credit Card:** Call our contracts team to make a payment on **0345 073 9691**
- **Online payment:** Pay securely at www.timberwise.co.uk/pay-online
- **Bank Transfer: Sort Code:** 12-17-40 **A/C:** 06010914 **A/C Name:** Timberwise (UK) Ltd
- **Cheque with acceptance:** Please post to the above office address together with this signed acceptance.
- **Accept Your Timberwise Quotation On-line:** visit www.acceptquote.co.uk

Customer Details

Title

Forename(s) Surname Signed

Contact Telephone No Date

Invoice Address (if different from client address above):
.....
.....

Guarantee to be in the name(s) of:
.....

IMPORTANT NOTICE ABOUT YOUR PRIVACY: You are receiving this communication as you have previously opted into communications from Timberwise. Please check our Privacy Policy on www.timberwise.co.uk for all the information relating to how we store, protect and manage your submitted data.

Total Damp Solutions



The Problem

Rising damp is a very common and often misunderstood problem, which due to poor building techniques can occur even in recently constructed properties.

The main symptoms associated with damp are:

- Damage to internal wall finish / Decoration.
- Rising damp contains naturally occurring hygroscopic salts and contaminates, which when they come to the surface result in a white surface dust (known as efflorescence).
- Damp walls are cold walls, and will result in an increased heat loss.
- Damage to plaster finishes is very unsightly and in most cases the internal wall plaster will require removal, and replacement with a specialist damp/salt resistant coating.
- Any timbers contained within the damp affected areas can be vulnerable to fungal attack.
- Damp walls may attract mould growth, which could contain spores that are harmful to the respiratory system.



Our Solution

Our solution will normally depend upon exactly what has caused the damp, and this could be due to the following reasons:

- An ineffective damp proof course.
- Laterally penetrating damp due to poor construction techniques.
- Water ingress through cracked/failing bricks and mortar, exacerbated by poor weather.
- Condensation/high internal moisture levels.
- An internal water leak, from a plumbing fault for instance.
- External defects, like a leaking gutter etc.

Our experienced and industry qualified surveyors will assess the symptoms, and recommend the right solution for the property specific issues.

Once completed, the works will carry a long term meaningful guarantee.

Note: Plaster removal and reinstatement.

It is often the case that the internal plaster finish will be contaminated, and require removal and replacement to ensure a full system solution has been achieved. Our DryTek finishing system will ensure a dry and contaminate free internal finish.

Condensation and general air quality issues which can lead to wet and mould contaminated internal walls and ceilings are not to be confused with other damp related issues. These require a specialist analysis and recommendation for control/eradication.

We will be delighted to discuss this, and offer our expert solution.

Technical Information

DryTek (DPC System)

Our DryTek formulation, which carries a British Board of Agreement certificate, is formulated to our exacting specification to ensure its total effectiveness in the installation of a remedial damp proof course that carries a total peace of mind 20 year guarantee.

EOS +

An Electro Osmotic system is the perfect solution for listed or heritage buildings where there may be an exclusion from injecting any form of chemicals into the building fabric. Each system is property specific designed, and is particularly effective in very deep stone/rubble filled walls. A carefully controlled small positive electrical charge will repel rising damp.

DryTek (Finishing System)

Contaminated and failing internal plaster will require removal, and replacement with our DryTek internal finishing system. The internal walls will remain dry, and be free from any contamination by residual salts/nitrates that may exist in the brickwork, and will dry out naturally overtime.



Why use Timberwise DryTek?

- ✓ A complete and scientific holistic solution to all forms of damp, developed over 50 years.
- ✓ Every system is designed dependent upon the scale of the problem.
- ✓ Fully trained and experienced technicians.
- ✓ Long term fully comprehensive guarantees.
- ✓ We can offer a solution for any type of property.
- ✓ We are committed to excellence in everything we do.
- ✓ Fast, friendly local service nationwide.
- ✓ Fully insured with a strong Health and Safety culture.



Information Relating to Remedial Damp and Replastering

Information to be read in conjunction with Damp-proof course and Replastering specifications

General

The purpose of a damp proof course is to control the upward capillary movement of water from the ground into the wall. A damp proof course will not dry out already damp walls, this occurs by the process of evaporation - as a general rule, at an average rate of 25 mm thickness of wall per month.

A damp proof course does not prevent or reduce condensation, water penetration, leakage or damp where masonry is constructed below ground level. Proper maintenance should be undertaken to ensure that roofs and flashings are watertight, rainwater goods are efficient, external window cills have drip trays, pointing and external render are sound, that drainage arrangements are adequate to dispose of rainwater and excess ground water away from the property. Where external render is provided this should be cast in a bell finish, incorporating a drip-groove, not less than 150 mm above ground level and the base line masonry protected by a suitable bitumen compound, applied in accordance with manufacturer's instructions, to protect the damp proof course against abridgement on the outer face of the wall.

Where walls are of cavity construction, it is advised that cavities be opened and cleared of any debris. Where masonry is constructed below ground level, the ground level should be reduced to 150 mm below internal floor level. Where circumstances make such action impractical or where internal solid floors differ in height, producing a subterranean section on one side of the wall, the problem of dampness is aggravated by lateral abridgement of moisture. In such event, the damp proof course is installed above outside ground level or above the higher floor level, and the masonry section set between floor level and damp proof course level should be waterproofed in an approved manner. We carry a range of waterproofing products and can advise further if required.

The need for replastering

The need for replastering arises when a damp proof course, regardless of type, is installed in a wet wall. Rising damp carries water soluble salts from the ground and the masonry through which it passes and deposits them in the wall and plasterwork at varying concentrations and levels. Such salts are hygroscopic (they absorb moisture vapour from the air) and salt-contaminated walls can remain or become damp. In order to avoid this consequence of drying out a wet wall, removal of existing plasterwork should be undertaken. This will remove quantities of salt already established in the plasterwork, and the recommended Replastering Specification applied to prevent further migration of residual salts and moisture from the masonry to the decoration surface.

IMPORTANT

THESE INSTRUCTIONS FORM AN ESSENTIAL PART OF DAMP CONTROL AND THEREFORE MUST BE STRICTLY ADHERED TO. FAILURE TO DO SO WILL INVALIDATE OUR GUARANTEE. IF SEPARATE CONTRACTORS ARE INVOLVED PLEASE ASK FOR FURTHER COPIES OF THESE INSTRUCTIONS AND ENSURE CONTRACTORS RECEIVE THEM PRIOR TO COMMENCING WORK.

Information Relating to Remedial Damp and Replastering

Preparation and removal of existing plasterwork

This preparatory work should be completed before the damp proof course is installed.

1. Remove all fixtures and fittings from walls to be treated.
2. Remove skirting boards, existing plaster and render to a minimum height of 1 metre above damp proof course level, or 300 mm above last signs of dampness, whichever is the higher, or as specified in our report. Rake out masonry joints as necessary and remove all fixing grounds. Remove, by brushing, any visible efflorescent salt deposits. Remove all debris.
3. Take special care to ensure that no plaster debris or new material is allowed to fall between any floorboard/wall face gap.

Replastering Specification

1. The new plastering is to be completed using a sand/cement render with additive and a skim finish as specified within the particular report.
2. Where the plastering specification is to be of a sand/cement render the additive should be made up of one volume of additive to 40 volumes of clean water and stirred so to use as a gauging mix. The render mix should be 3 parts clean sharp sand 1 part Ordinary Portland Cement incorporating the gauging mix. It is important that the grade of sand is salt and loam free and complies to Grade M as laid down in British Standard 882 1992. The application should allow for the render coat to be cut back approx. 50 mm short of a solid floor.
3. Finish re-plastering with a Thistle Wall Finish skim plaster. This should be to a finish to suit the client and again cut back to approx 50 mm from contact with the floor. An alternative finish maybe applicable dependant on the specification.
4. The gap below the plaster and render and the wall/floor margin should be sealed with a waterproof compound to prevent moisture and moisture vapour rising through the wall to floor junction.
5. The application of plaster board with "dot and dab" fixings is only recommended for application over a lathe membrane system.
6. The client should be aware that due to the possible increase of air humidity after replastering addition heat and ventilation may be required.
7. Our Render Additive may be purchased from us at a cost of £7.95 per litre plus VAT. (Render specification only)

Replacement of Timber Skirtings and Joinery

Skirting boards and joinery timber should be cut to size, and from a standard stock pattern or manufactured as required. The rear face should be treated with either a fungicide or aluminium primer and fixed by physical fixings or adhesives.

Any renewed fixing grounds should be plastic or if this is not practical they should be re-instated with treated timber.

Redecoration

Decorations should not take place for at least one month after completion of plasterwork, and then only with matt emulsion paint. This decoration should be regarded as temporary. Full decoration should not be undertaken for at least one year. Lining or wall paper should not be hung for 2 years. Avoid the use of wood chip paper. We do not recommend the use of Artex on walls as, being an absorbent material, it attracts moisture from the air thus Artex becomes damp and rarely dries out. Salting and efflorescence may still become visible as the walls dry. This is a natural form of the drying process and any visible salts should be brushed from the wall as they appear.

IMPORTANT

THESE INSTRUCTIONS FORM AN ESSENTIAL PART OF DAMP CONTROL AND THEREFORE MUST BE STRICTLY ADHERED TO. FAILURE TO DO SO WILL INVALIDATE OUR GUARANTEE. IF SEPARATE CONTRACTORS ARE INVOLVED PLEASE ASK FOR FURTHER COPIES OF THESE INSTRUCTIONS AND ENSURE CONTRACTORS RECEIVE THEM PRIOR TO COMMENCING WORK. PAJL

180817

Customer Information Sheet (Damp Proofing)

This sheet contains important information regarding our report / quotation and specified works which we hope will be of help to you. It is an integral part of our report / quotation and should be read in conjunction with such. Where advice is to be given to clients, it should be acted upon promptly or in the timescales where relevant.

1. Clients should ensure that mains water and electricity are available at all times, free of charge, whilst Timberwise are on site.
2. Unless stated differently, The Timberwise quotation is based upon the assumption that the client will be responsible for ensuring that all furniture, floor coverings and other household possessions, including plants are removed from the treatment area prior to the commencement of the work and subsequently, replaced. It is not recommended that floor coverings of any type are reinstated until the treated surfaces are dry. If a specific timescale is recommended, our Surveyor will inform the client of such.
3. Timberwise do not accept any responsibility for any damage to hidden services (Such as electricity cables, water / gas pipes etc) not previously brought to our attention by the client.
4. If the property is occupied by tenants, it is essential that the client notifies them of the necessity to remove all furnishings, floor coverings and personal effects from the areas where treatments are to be undertaken. This must be completed prior to the arrival of the Timberwise technicians on site. We will not accept any liability for damage to any of the above items if they are left on site.
5. The attached report is copyright and is for the benefit and use of the addressee only. We accept no responsibility for the survey or for this report for any other person or company. On no account must this be duplicated or copied in whole or part without our written authority.
6. Your attention is drawn to the Party Wall Act etc. of 1996. Party walls are the joint responsibility of adjoining owners. Where work on a party wall is necessary the client must advise the owner of the adjoining property before works are commenced.
7. Unless otherwise specifically stated in our report, Timberwise have not included for the removal and / or replacement of any water, gas or electrical services. However, where Timberwise have included for the removal and replacement of any electrical, gas or water services to facilitate their work, they do so on the basis that the respective services are without defect. At the time of refitting a service, any apparent defect which prevents Timberwise from effectively doing so, will be brought to the client's attention. If additional works are necessary a supplementary quotation will be submitted prior to any additional works being completed.
8. Where work to an external wall is to be carried out from the neighbour's property it is essential that the client obtains written permission beforehand so as to ensure free working access is available to Timberwise at all times.
9. While working on the outside of the property Timberwise will take every care possible to avoid damage to plants, shrubs etc adjacent to the external working area. However no guarantee can be given that damage will not occur and accordingly Timberwise do not accept any responsibility for any damage caused.
10. Timberwise reserves the right to change or vary its recommendations/specifications from time to time, without notice, in order that the customer may obtain the benefits of, either improved techniques, better materials or improved working methods.

Customer Information Sheet (Damp Proofing)

11. If you intend to use your own builder/contractor to carry out the necessary re-plastering work, it should be noted that no responsibility is accepted for the quality or effectiveness of work carried out by others. We draw your attention to the enclosed information detailing the plastering specification which must be strictly adhered to. Non-compliance with the correct specification could invalidate the guarantee for the damp proofing work.
12. It is the client's responsibility to ensure that the property is well maintained to all areas at all times. Failure to ensure the property is correctly maintained could invalidate the guarantee issued by Timberwise.
13. Whilst every possible consideration and care will be taken of the client's property and possessions, Timberwise cannot accept any responsibility for damage caused when working in close proximity to such items or where it is necessary for Timberwise to move or remove such items.
14. Redecoration should be delayed as long as possible and should not be applied within six (6) weeks of the finished plaster coat. Final decorations which reduce permeability such as papers and oil paints should not be applied until the walls have dried out with at least a twelve month drying out period being allowed following the temporary decoration. Temporary decoration should be limited to water vapour permeable finishes such as a water based matt emulsion paint. At no time should you consider the use of vinyl or equivalent paints or coverings.
15. The walls in which Timberwise are to install a horizontal damp course will remain damp until the moisture content in the wall prior to the damp course being installed dries out by evaporation. It is generally accepted that a drying period of 25mm thickness of wall will be approximately one month. Therefore it should be assumed that the average house walls will take some twelve months to dry.
16. Problems occur with the conversion of farm buildings, barns, dairies, cow stalls etc. particularly those areas that once housed livestock. Where masonry has become contaminated by manure, urine, etc. heavy deposits of hygroscopic salts will have accumulated and will migrate to the decorative surface when the walls are re-plastered. To prevent this we recommend that after the insertion of the damp course, all walls are lined with a suitable material to prevent migration of contaminants to the decorative surface.
17. Specimen copies of the guarantees are available upon request.
18. When removing old plaster it is inevitable that a considerable amount of dust will be created. Not only is this dust likely to settle in the areas scheduled for treatment but also in other parts of the property. It is therefore essential for furnishings, floor coverings, furniture and personal effects to be adequately protected. Such preparation work is not allowed for within our quotation and should be completed prior to the arrival of Timberwise technicians on site.
19. Where plaster has been removed and reinstated it is likely that final cleaning will be necessary by the client.
20. A damp proof course does not prevent or reduce condensation, water penetration, leakage or damp where masonry is constructed below ground level. Proper maintenance should be undertaken to ensure that roofs and flashings are watertight, rainwater goods are efficient, external window sills have drip trays, pointing and external render are sound, that drainage arrangements are adequate to dispose of rainwater and excess ground water away from the property. Where external render is provided this should be cast in a bell finish, incorporating a drip-grove, not less than 150mm above ground level and the base line masonry protected by a suitable bitumen compound, applied in accordance with manufacturer's instructions, to protect the damp proof course against abridgement on the outer face of the wall.

Customer Information Sheet (Damp Proofing)

21. Where walls are of cavity construction, it is advised that cavities be opened and cleared of any debris. Where masonry is constructed below ground level, the ground level should be reduced to 150 mm below internal floor level. Where circumstances make such action impractical or where internal solid walls differ in height, producing a subterranean section on one side of the wall, the problem of dampness is aggravated by lateral abridgement of moisture. In such event, the damp proof course is installed above outside ground level or above the higher floor level, and the masonry section set between floor level and damp proof course level should be waterproofed in an approved manner. We carry a range of waterproofing products and can advise further if required.
22. The need for re-plastering arises when a damp proof course, regardless of type, is installed in a wet wall. Rising damp carries water soluble salts from the ground and the masonry through which it passes and deposits them in the wall and plasterwork at varying concentrations and levels. Such salts are hygroscopic (they absorb moisture from the air) and salt contaminated walls can remain or become damp. In order to avoid this consequence of drying out a wet wall, removal of existing plasterwork should be undertaken. This will remove quantities of salt already established in the plasterwork, and the recommended Re-plastering Specification applied to prevent further migration of residual salts and moisture from the masonry to the decoration surface.
23. Where specifically stated an allowance may have been made in our quotation for the removal and re-fixing of the existing skirting boards in association with the proposed damp proofing work. We cannot however be responsible for damage to the skirting boards as a result of difficulty in removal or if they are suffering from fungal decay. If new skirting boards are required this will be brought to the customer's attention and a supplementary quotation submitted if appropriate.
24. For details on our recommendations for plastering please see our Replastering Specification.

THESE CONDITIONS APPLY TO ALL GOODS AND SERVICES SUPPLIED BY TIMBERWISE (UK) LIMITED ("TIMBERWISE"). ALL OF THE TERMS THAT ARE AGREED BETWEEN YOU AND TIMBERWISE ARE SET OUT IN THESE CONDITIONS, YOUR ORDER (AS ACCEPTED BY TIMBERWISE) AND ANY SEPARATE QUOTATION, GUARANTEE AND/OR INSPECTION REPORT PROVIDED TO YOU BY TIMBERWISE. IF YOU FEEL THAT THESE DOCUMENTS DO NOT ACCURATELY REFLECT WHAT HAS BEEN AGREED, YOU MUST LET TIMBERWISE KNOW IMMEDIATELY SO THAT ANY APPROPRIATE AMENDMENTS CAN BE AGREED IN WRITING. IF YOU ARE A CONSUMER, THESE CONDITIONS DO NOT AFFECT YOUR STATUTORY RIGHTS. IF YOU ARE A BUSINESS CUSTOMER, PLEASE PAY PARTICULAR ATTENTION TO CONDITION 15.

1 Definitions

Certain words used in these Conditions have specific meanings. Where they do, they appear in bold text. A list of these words is set out below.

"Cancellation Notice" means the form of notice attached at the end of these Conditions, to be completed and sent to us in the event of a termination of the Contract by you in accordance with these Conditions.

"Client Works" means all building, inspection, installation and other works which are not Works and which are to be performed by you or by someone other than us on your behalf.

"Conditions" means these conditions of contract.

"Consumer" means a consumer as defined by s2(3) of the Consumer Rights Act 2015.

"Contract" means the agreement between you and us which includes the Quotation, the Order, any Order Confirmation, these Conditions, and, where provided, the Guarantee and the Report, and which is created pursuant to condition 2.3.

"Delivery Address" means the address at which Goods are to be delivered and / or Works are to be performed, as set out on the Order.

"Design" means a design plan created by us as part of the Works.

"Estimated Start Date" means the estimated start date of the Works and / or the estimated delivery date of the Goods set out on the Order and as confirmed by the Order Confirmation.

"Force Majeure Event" means any act or event beyond a party's reasonable control, including without limitation strikes and other industrial action, riot, invasion, terrorist attack or threat of terrorist attack, war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster.

"Guarantee" means a separate written guarantee that may be provided to you by us in respect of the Works if appropriate in the circumstances.

"Goods" means the goods (if any) detailed on the Order and / or such goods as are used for the performance of the Works.

"Order" means your order for Goods and / or Works.

"Order Confirmation" means our communication to you confirming acceptance of your Order.

"Price" means the price as set out in condition 5.1.

"Quotation" means a written price quotation for Goods and / or Works provided by us to you;

"Report" means an inspection report prepared for you by us, if requested and included in the Works;

"Timberwise" means Timberwise (UK) Limited (company number 03230356) whose principal place of business is at 1 Drake Mews, Gadbrook Park, Cheshire, CW9 7XF (VAT registration number 677 3391 96).

"we" "our" and "us" refers to Timberwise.

"Works" means the inspection, installation and/or other services set out on the Order and may also include the supply of Goods.

"you" and "your" refer to the person, company, partnership or other organisation whose details appear in the Order.

2 Quotations and Orders

2.1 Unless otherwise stated, our written Quotations expire 28 days after the date of issue. Dates and timescales in Orders and Quotations are subject to confirmation and may also be varied as set out below. Oral quotations are not binding on us.

2.2 By placing an Order with us, you are providing an offer and confirming your understanding that you will be obligated to pay the Price for the Goods and/or Services which are to be provided to you in accordance with the Order once we have confirmed your Order.

2.3 Placing an Order with us does not mean we have accepted your Order and by doing so you are making an offer to us for the purchase of Goods and / or Works. A Contract for the supply of Goods and / or Works shall be created once we accept your Order by sending you an Order Confirmation and/or by commencing the Works and/or supplying the Goods set out in the Order and once any deposits due have been received in cleared funds.

2.4 On receipt of your Order if we are unable to supply you with the Works and / or Goods in your Order, we will inform you of this prior to sending the Order Confirmation and we will aim to suggest a suitable substitute, failing which we will not process your Order. If, due to some unforeseen circumstance, we are not able to provide you with the Works and / or Goods in your Order after we have confirmed the Order, we will aim to suggest a suitable substitute and/or method, failing which you will be entitled to terminate the order by sending us a completed Cancellation Notice and receive a full refund of any payment already made by you in accordance with the Order in relation to any Works and/or Goods not already provided to you.

2.5 Please note that our website and any other promotional materials issued by us are solely for the promotion of our Works and Goods in the UK.

2.6 The purchase of any Goods which are advertised on our website but are purchased through any third party website shall also be subject to the applicable terms and conditions of the operator of that third party website from time to time.

3 Cancellation and Change

3.1 Unless otherwise provided for in these Conditions, once a binding Contract has been formed it may only be amended by agreement between us and you recorded in writing and signed by a duly authorised representative of ours.

3.2 If you change or cancel your Order otherwise than is permitted under condition 2.4, condition 4, condition 11.5 condition 12.2 of these Conditions or without sending us a Cancellation Notice, or without our prior written consent, or if the Contract is otherwise cancelled due to your fault or breach, we reserve the right to recover from you any costs and / or losses that we suffer due to such change or cancellation (and we may retain all or part of any deposit which is necessary to cover such costs and losses). These costs and losses may include, without limitation, the cost of Goods purchased or manufactured to your Order, the non-refundable charges of any subcontractor, the costs of idle time and / or a charge of 20% of the Price if you cancel within 7 days of the Estimated Start Date of any Works (unless such cancellation is within your rights listed at condition 4, in which case condition 4 will apply).

3.3 If we terminate the Contract in accordance with these Conditions where you are not at fault, we will refund your deposit less any sums reasonably attributable to Goods already delivered and / or Works already supplied before cancellation and, if we are at fault, any foreseeable losses you have incurred.

3.4 We reserve the right to alter the Estimated Start Date, any timescale for performance of the Works or delivery of the Goods and / or the Price to take account of any change to your Order proposed or agreed to by you.

4 Distance Selling

4.1 If you placed your Order "at a distance" (without any face to face contact with us) you may have cancellation rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (the "Regulations").

4.2 Unless it relates solely to the supply of Goods (in which case see condition 4.3 below), you may cancel a Contract made at a distance at any time and for any reason by sending a Cancellation Notice during the 14 day period commencing on the day after the day on which we accept your Order (the "Cancellation

Period") and, subject to condition 4.4 (if relevant), receive a refund of all sums paid. However, if at your request the Estimated Start Date is during the Cancellation Period, and we start and complete the Works within the Cancellation Period, your right to cancel the Contract ends on the day that the Works are completed. If at your request the Estimated Start Date is during the Cancellation Period and we start the Works during the Cancellation Period but do not complete them, you may cancel the Contract at any time during the Cancellation Period, but we will be entitled to retain a proportion of sums you have paid to us which covers the Works that we have already undertaken.

4.3 You may cancel a Contract solely for the supply of Goods made at a distance at any time and for any reason by sending a Cancellation Notice during the 14 day period commencing on the day after the day on which the Goods are delivered to you and, subject to condition 4.4, receive a refund of all sums paid excluding our reasonable costs of collecting the Goods if we are required to do so. However, this right of cancellation does not extend to a Contract for bespoke Goods (i.e. Goods that have been manufactured or altered specifically for you to your specification). Bespoke Goods cannot be refunded unless they are faulty and/or do not conform with the specification set out in the Order and/or Order Confirmation. 4.4 If you cancel your Contract under conditions 4.2 or 4.3, you must retain possession of all Goods (if any) supplied to you, take reasonable care of them and return them to us at your own cost or we will deduct our reasonable costs incurred in collecting them from you from any refund of the sums paid by you. If you fail to take reasonable care of the Goods and / or return them to or allow them to be collected by us, you will be in breach of your statutory duty and may become liable for the cost of the Goods.

4.5 If you wish to exercise your right to cancel under this condition 4 you must complete and send a Cancellation Notice to us within the relevant time period. For the purpose of calculating the relevant cancellation period, if the last day of the relevant Cancellation Period is a Saturday, Sunday or UK public holiday, then the last day on which the Contract can be cancelled is the next working day after.

5 Price and Payment

5.1 The Price payable for Goods and Works shall be the price stated in the Quotation or if none shall be our published price in force at the time we confirm your Order. The Price excludes delivery costs which will be notified to you prior to the Order Confirmation and added to the total amount due. Our prices may change at any time, but price changes will not affect Orders that we have already confirmed with you. Unless otherwise stated, the Price shall include VAT. In the event that any Goods or Works are incorrectly priced, where the correct price is higher than the price stated we will contact you to tell you and wait for your instructions.

5.2 The Price must be paid in pounds sterling.

5.3 We accept payments for Goods and / or Works made by cheque made payable to "Timberwise (UK) Limited", by cash in pounds sterling and by valid credit or debit card. Payment for Goods online may be made via Paypal with our prior consent. Payment for Works may be made by BACS transfer or Faster Payments transfer with our prior consent (please use the relevant invoice number(s) as a payment reference). Please contact us if you have a query relating to method of payment.

5.4 Details of any discounts or promotions which apply to your Contract shall be set out on the Quotation, Order and / or Order Confirmation.

5.5 The Price of Goods (when purchased separately from any Works) will be payable immediately upon receipt of the Order Confirmation or once the Order has been confirmed by us by any other method (including the supply of the Goods).

5.6 We reserve the right to charge the following deposits in respect of each Order for Works and will be under no obligation to perform the Works until the relevant deposit has been paid:

5.6.1 For any Order for Works, 40% of the Price, payment of which shall be taken on or must be paid on the date of the Order Confirmation. The balance

outstanding of the **Price of Works** and any **Goods** used to perform those **Works** will, unless otherwise agreed, be due on completion of the **Works**

5.6.2 Where a pump has been ordered, 90% of the **Price** which shall be due prior to the commissioning of the pump ordered.

We reserve the right to treat **you** as having cancelled **your Order** if **you** fail to pay any deposit when due. If **you** fail to pay any deposit due under clause 5.5.2 above, **we** reserve the right to cease any **Works** in progress until such payment is received.

5.7 The **Price** only includes the **Works** and / or **Goods** detailed in the **Order**. **We** will be entitled to charge **you** extra for any additional **Works** and/or **Goods** that we may provide. It will make such charges in accordance with its published prices in place from time to time or any further **Quotation**. **We** are under no obligation to provide any additional works or goods until **you** have agreed to pay for them and may suspend the delivery of any additional works or goods (and where necessary the delivery of the **Works** and any related **Goods**) without liability until agreement is reached. The things for which **you** will be charged extra include (but are not limited to) items that are not listed in the **Order** but are:

5.7.1 required by law and/or by any local or national authority which are not specified in the **Order**;

5.7.2 required due to the discovery of asbestos, any other hazardous substances or animal / pest infestations at the **Delivery Address**; and / or

5.7.3 requested by **you**, **your** employees or agents, **your** site manager or primary contractor or any other person acting on **your** behalf (all of whose persons' requests will be binding upon and are deemed to have been made by **you**) after **your Order** is accepted. In such circumstances, we will confirm the price adjustment for the relevant **Works** and/or **Goods** with **you** prior to commencing and/or supplying them.

5.8 **We** also reserve the right to charge **you** for any additional costs **we** incur as a result of:

5.8.1 delays caused directly or indirectly by **you** or anyone acting on **your** behalf;

5.8.2 **your** failure to take performance of the **Works** on the **Estimated Start Date** or other date agreed between the both of us;

5.8.3 If, due no fault of our own, **we** are unable for any reason to freely access the **Delivery Address** (or any part of the **Delivery Address** for which **we** require access) for the purpose of performing the **Works**;

5.8.4 **our** access to the **Delivery Address** (or any part of the **Delivery Address** for which **we** require access) being interrupted once performance of the **Works** has commenced due to no fault of ours;

5.8.5 **your** failure to provide **us** with any information required from **you** in order to deliver **Goods** or perform the **Works** or the provision or incorrect or incomplete information by **you** or anyone acting on **your** behalf,

and **you** may be liable to pay the reasonable losses **we** have incurred up to **£480 including VAT** as our cost of redelivery for each re-visit to the **Delivery Address** resulting from any of the events listed in this condition 5.7.

5.9 If **you** are late in paying any sum due, **we** shall be entitled to charge **you** interest compounded monthly on the overdue amount at a rate of 3% a year above the base lending rate of the Bank of England from time to time. This interest shall accrue on a daily basis from the due date until the actual date of payment. **You** must pay **us** interest together with any overdue amount. **We** may also charge **you** **£40** (including VAT) for each letter **we** send to **you** regarding an overdue payment and reserve the right to suspend provision of the **Works** until such time as an overdue payment is made. In addition, **you** may be required to reimburse any and all third party costs (such as legal, debt recovery agency and tracing agency fees) which **we** incur in securing payment of any sum due and / or enforcing its rights following **your** breach of the **Contract**. In the event of a genuine dispute between the parties in relation to the value of the **Price** or the amount of any other sums due by **you** to **us**, interest will not accrue on any such disputed sums. Any non-disputed sums shall however fall due in accordance with clause 5.2 above and interest shall accrue if such sums become overdue.

5.10 If **we** are to provide a **Guarantee** in accordance with the **Order** or any part of it, **we** will not provide it

to **you** until **you** have paid the **Price** and all other sums due under the **Contract**. This does not affect **your** statutory rights to seek redress under the Consumer Rights Act 2015.

6 Performance

6.1 If **you** have placed an **Order** for **Goods**, **we** will contact **you** with an estimated delivery date. If **you** have asked to collect the **Goods** from **our** premises, unless we provide otherwise **you** can collect the **Goods** from **us** at any time during **our** normal opening hours once we inform **you** that they are in **our** possession.

6.2 If **you** have placed an **Order** for **Works**, **we** will use **our** reasonable efforts to perform the **Works** at the **Delivery Address** on or starting on the **Estimated Start Date** and in accordance with any estimated completion date stated in the **Order** or **Order Confirmation**.

6.3 All dates and timescales quoted by **us** (including those set out in the **Quotation** and **Order Confirmation**) are estimates only and **you** may not terminate the **Contract** due to any reasonable delay of **ours** (including, without limitation, where delay is caused by any **Force Majeure Event** or as a result of any of the events listed in conditions 5.8 or 6.4). In the unlikely event that delivery of **Goods** or commencement of **Works** does not occur by the **Estimated Start Date**, **we** will contact **you** to agree a new date for commencement and/or delivery.

6.4 If **you** fail to pay any money due under this **Contract** by the relevant deadlines for payment or if any of the events set out in condition 5.8 occur, **we** may (without prejudice to **our** right to charge interest) postpone delivery and / or performance with immediate effect until such situation has been rectified without any liability to **you** and **you** may be liable to pay all reasonable costs suffered or incurred by **us** as a result of such postponement, including the costs of storage of **Goods** and / or equipment hire, the non-refundable charges of any subcontractors and the idle time of **our** personnel.

6.5 Delivery of an **Order** shall be completed when the **Goods** are in **your** possession and / or the **Works** are completed.

7 Ownership and Risk

7.1 **You** will become the owner of **Goods** only when **we** have received full cleared payment of the **Price**. **You** may not sell, dispose of, hire-out, use the **Goods** as security for a loan or mortgage or otherwise deal in the **Goods** until **you** become their owner.

7.2 After delivery to **you** of the **Goods** by **us** or the collection of any **Goods** by **you** or any person chosen by **you**, **you** will be responsible for their safe keeping and **you** should therefore make sure that **you** are adequately insured against any damage or loss which may occur to those **Goods** from that time.

7.3 If at any time **we** create any designs for **you**, **we** will own the copyright, design right and all other intellectual property rights in such designs and any drafts, drawings or illustrations made in connection with the same and grant **you** an irrevocable, royalty-free licence for **you** to use such designs for the purpose for which they were created in accordance with the **Contract** provided full payment is received.

8 Surveys and Reports

If the **Works** involve the provision of inspection for the purposes of reporting or design services and the drafting of a **Report** or **Design**, the terms of this condition 8, where applicable, shall apply.

8.1 The **Report** or **Design** will be prepared for the person to whom the relevant **Report** or **Design** is addressed and contains **our** opinion of the visible and accessible conditions and state of the site inspected (the "**Site**") so far as the same relates to **our** recommendations for any suitable **Works** and / or **Goods** to be provided by **us** in respect of the **Site** only (the "**Purpose**").

8.2 Prior to **our** inspection **you** must:

8.2.1 provide **us** with all information (and any related documentation) that might reasonably be considered to be relevant to the inspection and/or any **Report** or provision of design services. If upon arrival the inspector of the **Site** does not consider the **Site** to

meet the description and/or information provided by **you**, **we** may suspend **our** services until such time as the scope and fee for the inspection and **Report** and/or **Works** has been amended accordingly;

8.2.2 secure any approval needed to grant **us** access to the **Site** for the purpose of performing the inspection; and

8.2.3 move all furniture, furnishings, equipment and any other items blocking or restricting access to any part of the **Site** within the scope of the inspection which **you** wish **us** to inspect.

8.3 At the time of the inspection **you** must, unless otherwise agreed, ensure that **our** inspector is afforded full access to the **Site** (or part thereof) to be inspected.

8.4 Details of the date and scope of **our** inspection and the **Site** (or part thereof) to which it relates are set out on the relevant **Report** or **Design** and the scope shall be limited as follows.

8.4.1 **Our** inspection and the **Report** or **Design** are limited to those areas of the **Site** that **our** inspector can reasonably have been expected to have accessed at the time of the inspection bearing in mind the state and condition of the **Site** (including any safety risks) and the location of any furniture, furnishings, fittings or equipment at the **Site**.

8.4.2 Any parts of the **Site** that were locked, obscured from view or otherwise not reasonably accessible at the time of the inspection shall not be included in the scope of the inspection or the **Report** or **Design**. **Our** inspectors will not be required to move any obstructions to inspect or to undertake any action which would risk damage to the **Site** or injury.

8.4.3 In the case of timber inspections, any timbers exposed to the outside and/or any timbers not visible at the time of **our** inspection shall not be included.

8.4.4 Any noise, vibration or other disturbance affecting the **Site** relevant to the inspection will only be noted if it is significant at the time of the inspection or if specific inspection has been agreed in writing between **us**.

8.4.5 Unless otherwise agreed in writing, the inspection and **Report** will relate to the **Site** only and will not cover any adjacent or adjoining property or land or the general building where the **Site** inspected does not constitute the whole building. Where the **Site** is an individual flat or maisonette, the inspection and **Report** will not include or take account of any adjacent flats or maisonettes, any internal or external common parts or the structure of the block or building in which the **Site** is located.

8.4.6 **We** will not provide any valuations (other than a quotation for any necessary **Works** and / or **Goods**).

8.5 Unless **you** inform **us** otherwise, the inspection will be conducted and the **Report** or **Design** produced based upon the assumption that:

8.5.1 no hazardous materials or techniques have been used in relation to the **Site** or any property on the **Site**;

8.5.2 there is no known presence of asbestos or any similar substances on the **Site**;

8.5.3 neither the **Site**, its condition, its use nor its intended use is or will be unlawful; and

8.5.4 in relation to the inspection, that **you** have authority to grant **us** access to the **Site** for the purpose of the inspection;

8.5.5 in relation to preparation of the **Report** or **Design**, that all planning, building and other consents (including landlord consent) required to carry out any works recommended in the **Report** or set out in the **Design** will be or have been obtained.

8.6 If **we** discover or suspect the presence of asbestos (or any other hazardous substance) at the **Site** or **we** consider the condition of the **Site** (or any part of the **Site**) constitutes a risk to the health and safety of **our** inspector(s), **we** reserve the right to suspend the inspection until such time as the **Site** has been investigated (a service which we may be able to provide to **you**) and declared safe. In such an event, **we** will stop the inspection immediately, seal off the relevant area and inform **you** of the same.

8.7 **We** will ensure that the inspection and **Report** or **Design** are provided by persons possessing adequate knowledge and experience and exercising reasonable care and skill.

8.8 **We** will provide the **Report** to **you** to the address provided by **you** as soon as reasonably possible following the inspection. If **you** have not received **your Report** within one month of the inspection, please contact **us** to let **us** know. **We** will provide the

Design to you in accordance with the relevant **Contract**.

8.9 The **Report** or **Design** may not, without the prior written consent of one of our directors, be disclosed to or relied upon by any third party (except **your** professional advisers) or be used for any purpose other than the **Purpose**. Any use of or reliance on the **Report** or **Design** contrary to this condition 8 is made entirely at the risk of those parties involved and without liability on the part of **Timberwise**.

8.10 All intellectual property rights subsisting in the **Report** or **Design** shall be and remain vested solely in **us**, and we will grant an irrevocable, royalty-free licence for **you** to use the **Report** or **Design** for the **Purpose** in accordance with these **Conditions** provided full payment is received. The **Report** or **Design** may not be copied in whole or part without the prior written consent of one of our directors.

8.11 If **you** need to change the time scheduled for **your** inspection, please call **us** as soon as possible to arrange a rescheduled appointment. If **you** fail to provide **us** with access to the **Site** at the agreed time of the inspection with little or no prior notice, we reserve the right to charge **you** an additional fee to reflect **our** reasonable costs incurred as a result of such failure to provide access.

9 Your Obligations

9.1 In all cases **you** must:

9.1.1 ensure that **you** are entitled to carry out the **Works**, including in particular to party walls, and notify adjacent property owners and occupiers that vibrations may be caused to party walls and that all breakable items should be removed from such walls;

9.1.2 clear the area in which the **Works** are to be performed and ensure that, throughout the duration of the **Works**, **we** have unimpeded and uninterrupted access to that area;

9.1.3 obtain any and all permissions, licences, authorisations and consents which may be required for the performance of the **Works**;

9.1.4 perform all **Client Works** and all preparatory works required for the provision of the **Works** including but, not limited to, removing furnishings, carpets and other items;

9.1.5 provide sufficient supplies of electricity and water for the performance of the **Works** and notify **us** of the precise position of all wires, pipes and services set into walls and/or floors;

9.1.6 comply with all reasonable instructions given by **us** in relation to the safety and security of the **Delivery Address** and inform **us** of any actual or potential safety hazards (such as asbestos);

9.1.7 following provision of the **Works**, carry out all required additional works such as cleaning, decorating, tiling and carpeting;

9.1.8 following provision of the **Works**, perform all maintenance works required in relation to the **Goods** and / or **Works** in accordance with **our** instructions and operate the **Goods** in accordance with any instruction manuals provided; and

9.1.9 inform **us** as soon as reasonably possible of any defect or fault in the **Works** and / or **Goods**.

9.2 While we warrant that we will undertake the **Services** using reasonable skill and care, it is your responsibility to advise us of the precise position of wires or pipes for the provision of gas and electric services in accordance with condition 9.1.5 and do not accept any responsibility should we interfere in any way with such services or any damage incurred as a result of such interference.

9.3 You must, prior to delivery of any **Goods**:

9.3.1 ensure that **we** have unimpeded access to the **Delivery Address**; and

9.3.2 provide a safe and secure place at the **Delivery Address** to take delivery of and store the **Goods**.

10 Warranties

10.1 **We** warrant (or promise) that the **Works** will be carried out within reasonable care and skill and, where **Goods** are supplied, warrant that:

10.1.1 **we** are legally entitled to sell the **Goods** to **you**;

10.1.2 upon delivery, the **Goods** will correspond with the **Order** (unless agreed otherwise pursuant to condition 2.4); and

10.1.3 the **Goods** will be of reasonably satisfactory quality and fit for purpose.

10.2 In addition, provided that **you** pay the **Price** and all other sums due (including but not limited to interest, letter fees and debt recovery charges) by the due date, the **Works** will be guaranteed in accordance with the terms of any **Guarantee** provided to **you** by **us**. **We** reserve the right not to provide a **Guarantee** if **you** fail to pay all sums due by the relevant due date. If **you** are a Consumer, the **Guarantee** is given in addition to **your** statutory rights.

10.3 Some **Goods** may come with a manufacturer's guarantee. For details please refer to the manufacturer's guarantee provided with the **Goods**.

10.4 From time to time **we** may operate schemes that enable **you**, if **you** wish, to pay one-off premiums to insure **your** **Guarantee**, **Deposit**, **Works** in progress and / or other matters. Details of the insurance schemes on offer from time to time and the premiums payable (including whether the premium has already been included in the **Price**) are available on request.

10.5 Pumps are not guaranteed by **us** but may be covered by a manufacturer's guarantee. For details please refer to the manufacturer's guarantee provided with the pump and are subject to the terms provided with them.

10.6 In the unlikely event that there is any defect with the **Works** or **Goods** please contact us and tell us as soon as reasonably possible. If you are a Consumer, you have legal rights in relation to **Works** not carried out with reasonable care and skill or if the materials used or any **Goods** are faulty or not as described. **We** shall not however be liable for any faults in the measurements of bespoke **Goods** where such incorrect measurements were provided by **you**.

11 Liability

11.1 Nothing in the **Contract** will exclude or limit **our** liability for death or personal injury caused by its negligence or that of our employees, agents or subcontractors, fraudulent misrepresentation or fraud, a breach of the warranties in condition 10.1, a breach of the terms implied by the Consumer Rights Act 2015 or any other breach of **your** statutory rights.

11.2 (Except under condition 11.1) **We** shall not be liable to **you** for any loss or damage suffered or incurred by **you** in relation to the **Contract** unless, at the time the **Contract** was entered into, that loss was a reasonably foreseeable consequence of the breach or default in question. Loss or damage is foreseeable if it was an obvious consequence of **our** breach or if it was contemplated by **you** and **us** at the time the **Contract** was entered.

11.3 **We** will not have any liability to **you** in respect of:

11.3.1 the actions or omissions of any person other than those of **our** employees, sub-contractors and authorised agents;

11.3.2 damage to any part of the fabric of any building in which **Works** are carried out which is in a weakened, incomplete or damaged condition prior to the **Works**; 11.3.3 water ingress, dampness, woodworm or other infestation, wet or dry rot or structural failure outside the specific area of the **Works**;

11.3.4 damage to pipes or services set into walls or floors other than where the precise location of such items has been made known to **us**;

11.3.5 damage to the fabric of a building caused by the necessary removal of floors, roof timbers and / or joists in the course of provision of the **Works**;

11.3.6 damage, failure and / or delay due to **your** failure to comply with **your** obligations under the **Contract** (including your obligation to provide prompt notification of any fault or defect relating to the **Goods** / **Works** and **your** obligations under condition 9.1.8);

11.3.7 in relation to inspections, failure to identify water ingress, dampness, woodworm or other infestation, wet or dry rot or structural failure which is not in the areas inspected, which was not reasonably accessible to **our** personnel and / or which appears after the date of inspection;

11.3.8 any interference to the provision of water and/or electric services in accordance with condition 9.2; and / or

11.3.8 any loss of profit, loss of business, business interruption or loss of business opportunity.

11.4 **We** will make good any damage to **your** property caused by **us** in the course of the performance of any **Works** but **we** are not responsible for the cost of repairing any pre-existing faults or damage to **your** property that **we** discover in the course of installation and / or performance by **us** or for the cost of repairing or replacing any items belonging to **you** which, contrary to **our** instructions, were not protected or moved from the area in which the **Works** took place.

11.5 **We** will not be liable or responsible for any failure or delay in performing its obligations that is caused by a **Force Majeure Event**. If a **Force Majeure Event** occurs, **we** will contact **you** as soon as reasonably possible to notify **you** and will take reasonable steps to prevent or minimise delay. **Our** obligations under the **Contract** will be suspended and the time for performance of **our** obligations will be extended for the duration of the **Force Majeure Event**. Either party may cancel the **Contract** by providing written notice to the other party if a **Force Majeure Event** occurs and continues for longer than 3 months.

11.6 **We** reserve the right to delay the commencement of the **Works** or suspend immediately any ongoing **Works** in the following circumstances:

11.6.1 if **we** discover or suspect the presence of asbestos (or any other hazardous substance) at the **Delivery Address**; or

11.6.2 if **we** consider the condition of the **Delivery Address** (or any part of the **Delivery Address**) constitutes a risk to the health and safety of **our** employees, agents or subcontractors.

Our obligations under the **Contract** will be suspended and the time for performance of **our** obligations will be extended until the **Delivery Address** is declared safe. Except where **you** engage **us** to perform any works required to remedy the relevant threat to health and safety at the **Delivery Address**, either party may cancel the **Contract** by providing written notice to the other party if such a suspension of **our** obligations continues for longer than 3 months.

12 Termination

12.1 **We** may terminate the **Contract** immediately at any time:

12.1.1 if **you** fail to pay the whole or any part of the **Price** or any other sum due under the **Contract** within 10 days of it becoming due;

12.1.2 if **you** commit a serious breach of the **Contract** which **you** fail to remedy within 10 days of being asked to do so by **us** in writing;

12.1.3 if **you** become bankrupt or insolvent;

12.1.4 in accordance with condition 11.5 or 11.6; and / or

12.1.5 if it becomes apparent prior to the start date for the **Works** or the delivery of the **Goods** that the required stock or (in the event of **Works**) key personnel or key materials without which the **Works** cannot be provided become unavailable.

12.2 In addition to the right of cancellation set out in condition 4, **you** may terminate the **Contract** immediately at any time by giving **us** notice in writing in the event that **we** commit a serious breach of the **Contract** which **we** fail to remedy within 10 days of being asked to do so by **you** in writing or if **we** become insolvent.

12.3 The termination of the **Contract** will not affect any rights or liabilities that either of **us** may have at the date of termination.

13 Data protection

13.1 **We** will use the personal information **you** provide to **us** to:

13.1.1 provide the **Works** and / or **Goods**; and

13.1.2 process **your** payment for such **Works** and / or **Goods**;

13.2 Subject to obtaining the required consent, **we**, and other companies in the **Timberwise** group of companies, would like to send **you** information about similar products or services that **we** provide, but **you** may stop receiving these at any time by contacting **us** in writing using **our** contact details provided in these Conditions.

13.3 **We** will not give **your** personal data to any third party.

14 General

14.1 **We** may change these Conditions from time to time. No change will apply to **your Contract** unless **we** have told **you** about it before **you** placed **your Order** unless such change is required by law. Changes to the **Contract** will be binding only if agreed by both of us in writing.

14.2 **You** may not transfer, or assign any of **your** rights or obligations under the **Contract** without **our** prior written permission.

14.3 **We** may sub-contract or assign any of its rights and/or obligations under the **Contract** and **we** will notify **you** in writing if this happens.

14.4 Unless stated otherwise, notices and other communications must be made in writing and sent by 1st class post to the recipient at its address set out on the **Order** (or from time to time notified in writing) and (save as provided below) shall be deemed to be delivered on the second working day after the day of posting. Notices of cancellation under condition 4 are effective on the date of posting.

14.5 Failure to enforce any right or failure to insist on the performance of any obligation under the **Contract** will not constitute waiver of that right or prevent a party from enforcing that obligation at a later date.

14.6 Each of the conditions and sub-conditions of these **Conditions** operates separately. If a court or other regulatory body decides that any part of the **Contract** is not enforceable, the remaining parts the **Contract** will remain in full force and effect and will still apply to **your** purchase and **our** performance of the **Works**.

14.7 The **Contract** only gives rights to and places obligations upon **you** and **us**. No other person or company shall have any rights under the **Contract** or may enforce it against either of **us**.

14.8 The **Contract** is governed by English law and disputes under it will be decided in the courts of England or, if **you** live in Scotland or Northern Ireland, **you** may bring proceedings in the jurisdiction in which **you** are domiciled.

THESE CONDITIONS ARE DRAFTED PRIMARILY FOR CONSUMER CUSTOMERS. IF YOU ARE A CONSUMER, THESE CONDITIONS DO NOT AFFECT YOUR STATUTORY RIGHTS. IF YOU ARE A BUSINESS CUSTOMER, THE FOLLOWING CONDITIONS APPLY. IN THE EVENT OF CONFLICT BETWEEN THE FOLLOWING CONDITIONS AND THOSE SET OUT ABOVE, THE FOLLOWING CONDITIONS TAKE PRIORITY.

15 Business Customers

15.1 The provisions of condition 4 do not apply to business customers.

15.2 If the **Contract** is changed or cancelled otherwise than is permitted under these **Conditions** without **our** prior written consent, or if the **Contract** is otherwise cancelled due to **your** fault or breach, **we** will withhold **your** full deposit.

15.3 If **you** fail to take delivery of any **Goods** when made, risk in the **Goods** will pass to **you** upon the date on which **we** have tried to make delivery and **you** will be responsible for **our** costs of storage of the **Goods** from that time. Until title to **Goods** passes, **you** must hold the **Goods** as **our** fiduciary agent and bailee and keep them properly stored, insured and marked as **our** property. **You** may not pledge or charge the **Goods** by way of security for any indebtedness but, if **you** do so, all monies due to **us** shall become immediately due and payable.

15.4 Until such time as title to the **Goods** passes and, providing the **Goods** are still in existence and have not been incorporated in other goods, **we** shall be entitled to require **you** to deliver up the **Goods** and, if **you** fail to do so, to enter upon the premises where the **Goods** are kept to repossess the same. **You** shall indemnify and hold **us** harmless against any costs, expenses and / or liability that **we** may incur to any third party in connection with any re-possession or attempted re-possession.

15.5 Except in relation to death and personal injury caused by negligence and liability for fraud or fraudulent misrepresentation:

15.5.1 the **Guarantee** sets out **our** total liability to **you** in relation to the **Works**;

15.5.2 **We** will not be liable for any indirect, special or consequential costs, losses or expenses (including loss of profit, loss of business, business interruption or loss of business opportunity); and

15.5.3 **Our** total liability under the **Contract** (whether for breach of contract, negligence (including tort) or otherwise) will be limited to the **Price**.

15.6 **We** do not warrant that the **Goods** will be reasonably satisfactory or fit for purpose. It is your responsibility to ensure that the **Goods** fulfil your requirements. All implied warranties are hereby excluded by **us** to the fullest extent permitted by English law.

15.7 **You** acknowledge and agree that the **Contract** is the entire agreement between **you** and **us**, that it replaces all previous agreements (whether oral or written) and that, in entering into the **Contract**, **you** did not rely upon any matter that is not set out in it.

15.8 The **Contract** is governed by English law and the English courts will have exclusive jurisdiction in relation to any dispute arising under it.

Cancellation Notice

Words and phrases set out in this form shall have the same meanings prescribed to them in the Conditions.

Complete and return this form only if you wish to terminate from the contract in accordance with your rights under the Conditions.

To: Timberwise (UK) Limited

By post: to the address set out in the relevant order

By fax: 01606 334748

By email: hq@timberwise.co.uk

*I/We [*delete as appropriate] hereby give notice that I/We [*delete as appropriate] cancel my/our [*] contract of sale of the following goods and/or for the supply of the following service [*delete as appropriate]:*

*Ordered on [*insert details/reference number]/received on [*if not yet received, insert N/A]:*

Name of consumer(s):

Address of consumer(s):

Details of goods to be returned and how they will be returned *[if appropriate]*:

Signature of consumer(s) (only if this form is notified on paper),

[If a business user, please include your role in the business].

Date

WILL YOUR GUARANTEE BE WORTHLESS IN A FEW YEARS?

BE SURE - INSURE MAKE A GOOD DEAL BETTER!

FIRST THINGS FIRST, CHOOSING THE RIGHT CONTRACTOR



Are you worried about finding the correct contractor for your needs? There are many ways to choose a contractor but it is more reliable to look to those who are members of recognised trade bodies such as the Property Care Association (PCA) and those that are able to offer Insurance Backed Guarantees (IBGs).

Contractors should issue a long term guarantee for the work they have carried out. This means that you should be protected, subject to terms and conditions, if the work fails within the term of that long term guarantee. However, what happens if the contractor is no longer trading?

Members of the PCA are able to offer IBGs, provided by Guarantee Protection Insurance Ltd (GPI), to safeguard your long term guarantee. By obtaining an IBG through your chosen contractor you will be protected in the future if faults arise in the works undertaken and the original contractor has ceased to trade.

The general principle of an IBG is simple. It will honour the terms of the long term guarantee, originally issued to you by your contractor, where that contractor has ceased to trade and is, therefore, unable to meet their guarantee obligations by carrying out or meeting the costs of any remedial works that may be required during their long term guarantee.

WHO ARE GPI?

GPI is a UK based general insurer, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. With many years' experience, GPI specialises in the provision of IBG's.



THE 'LONG-TERM' PROBLEM

Most contractors provide guarantees, often between 2 and 30 years. However, not all of these will have the backing of an insurance policy.

Imagine that a problem develops with the work and you try calling your contractor only to discover they have ceased to trade. Who is going to put matters covered under your long term guarantee with them right? More importantly who is going to pay for it?

All too often the answer may be you - unless you have been given, or have taken out, insurance which supports these guarantees.

THE SOLUTION - AN INSURANCE BACKED GUARANTEE

If a defect should occur with work done on your property, which is covered under a long term guarantee previously given to you by a contractor who has ceased to trade and where you have the benefit of an IBG from GPI, you would make a claim to GPI.

GPI would collect a completed claim form from you as well as copies of some important associated documentation in relation to your original works. Once this is received a re-inspection of the works would be organised by GPI and this would be carried out by an alternative PCA member contractor. There is a re-inspection fee payable (of approximately £150) in respect of each and every claim. The fee would be returned to you, should the claim be valid, once the relevant excess amount has been deducted.

Where the re-inspection report confirms defective works that would have been covered by the

original contractors long term guarantee, GPI will meet the reasonable costs of remedial works that are required.

An Insurance Backed Guarantee meets the demands and needs of those who have had improvement work carried out on their property and require insurance protection to provide financial recompense in the event that the original contractor has ceased to trade and is unable to honour the terms of their long term guarantee.

For full details of the cover provided by an Insurance Backed Guarantee, as well as details of any significant or unusual exclusions or limitations of the cover, please see a copy of our Policy Summary, which is available on our website using the attached link:

www.gp-insurance.co.uk/pca-insured-guarantees.php

HOW DO I GET AN INSURANCE BACKED GUARANTEE?

When quoting for works, your PCA member will include a policy or provide you with a quotation for a GPI Insurance Backed Guarantee. GPI can provide insurance cover for a period of ten years and only a one-off premium payment is required. The quotation will confirm the premium applicable and there may be an administration fee charged by the contractor (not more than £35).

If you wish to proceed with the purchase of an Insurance Backed Guarantee, you would simply confirm this to your chosen PCA member contractor and pay the appropriate premium, administration fee and Insurance Premium Tax. Once the works are fully completed to your satisfaction you will be provided with a long term guarantee by your chosen contractor and GPI will forward you your policy documentation for your retention.

COMPARISON - GPI IBG VS CONTRACTORS STAND ALONE OWN GUARANTEE ONLY

CONTACT US:

If you have any queries about the cover provided by an Insurance Backed Guarantee, please address them direct to GPI by:

telephoning during office hours on **01292 268020 (option 5)**

sending us an e-mail at **info@gp-insurance.co.uk**

or visiting our website - **www.gp-insurance.co.uk**

Your Contractor is not able to discuss the cover with you as they are not a regulated firm, however GPI are happy to answer any enquiries that you may have.

Insurance Protection covering: Damp Proofing, Timber Treatment, Wall Ties, Lateral Restraints and Structural Waterproofing

	GPI Insurance	Contractor Guarantee (only)
Actual Insurance Period	Up to 10 years	Only for as long as the contractor is trading
Access to Financial Ombudsman Service	Yes	No
Insurance Certificate for Each Property	Yes	No
Recourse to the Financial Services Compensation Scheme	Yes	No
Protects against contractor ceasing to trade	Yes	No
Underwritten by a UK authorised and regulated insurance company	Yes	No

Guarantee Protection Insurance Ltd is registered in England as a Limited Company, with the registration number 03326800, and the registered office of Third Floor, 37-39 Lime Street, London, EC3M 7AY. Guarantee Protection Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number on the Financial Services Register is 207658.





Policy Summary

For Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance

This Summary contains **keyfacts**[®] about Your Policy

Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance is underwritten by Guarantee Protection Insurance Limited ("GPI")

This document provides only a summary of the main benefits available under the Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance and the Policy terms and conditions. For full details of all Policy benefits and all terms and conditions **You** should read the Policy of Insurance document and Schedule, a copy of which will be provided immediately after **Your** Policy is taken out or at any time on request.

On receipt of **Your** Policy of Insurance document, **You** will have time to decide if **You** wish to cancel the Policy – see “Your Right to Cancel” below.

Type of Insurance

The following significant features and benefits, subject to the following significant or unusual exclusions and limits, will be included in **Your** Policy:

Features and Benefits

Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance will meet the reasonable costs of remedial works falling within the scope of the **Long-term Guarantee** issued by the **Contractor** to **You** in respect of the **Insured Works**, if the **Contractor** has ceased to trade and is unable to discharge their obligations under the **Long-term Guarantee**. These remedial works will specifically relate to:

1. commencement, continuance or recurrence of **Infestation** in any of the timbers treated against **Infestation** or re-**Infestation** in the **Insured Works**; or
2. recurrence of **Rising Damp** in any of the walls in which the installation of chemical or physical damp-proof course or approved electro-osmotic system for the cure or prevention of such damp was provided; or
3. failure of a **Remedial Wall Tie** or **Lateral Restraint** installation; or
4. breakdown of an **External Water Repellent** membrane; or
5. breakdown of the **Structural Waterproofing** works insured.

The Period of Insurance is ten years from the **Commencement Date** or such shorter periods as stated in the **Contractor's Long Term Guarantee**.

In the event that the property is sold no assignment of the Policy to the new owner is necessary.

Significant/Unusual Exclusions or Limitations

Like every insurance policy, the Policy of Insurance excludes some situations and **You** should read the Exclusions section on the reverse of the Policy carefully.

Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance can only be claimed upon when the **Contractor** has ceased to trade. If the **Contractor** is still trading then any claim under the **Contractor's Long Term Guarantee** must be made to the **Contractor**.

Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance only covers work which is covered by the **Contractor's Long Term Guarantee**. Any loss or damage, such as re-plastering, relating to works not covered by the **Long Term Guarantee** will not be covered by the Policy.

Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance only covers work carried out by the **Contractor**. For example if the floor and roof joists need woodworm treatment but only the roof is treated by the **Contractor**, the floor will not be insured.

You must pay a **Claim Survey Fee** when making a claim. The amount on the **Commencement Date** of the Policy is £100. However, **We** have the right under the Policy to increase this amount by an amount of 2.5% per annum for each completed year of the Policy. In the event of a valid claim, the amount of the **Claim Survey Fee** will be returned to **You** but the amount of the **Excess** will be retained by **Us** towards the cost of a claim.

You must contribute the amount of the **Excess** shown in the Schedule towards the amount payable in respect of each and every claim intimated under the Policy.

You are required to keep **Your** property in a good and proper state of maintenance and any works recommended by the **Contractor** must be carried out within the time specified by the **Contractor** (or within 12 weeks of completion of the **Contractor's** work if no specific time has been mentioned).

The maximum sum payable by **Us** under Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance is the original **Contract Price** shown in the Schedule plus 20% or £500, whichever is the higher amount.

Whilst Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance will pay for appropriate remedial works to the **Insured Works**, it will not meet the cost of any loss that is suffered that is not specifically related to these costs and any other costs that are indirectly caused by the event which led to a claim, unless specifically stated in the Policy. For example; damages to furniture or equipment, loss of profits, interest, business or goodwill, the costs and expenses of any redecoration, repainting or retiling work, the costs and expenses of removing and/or replacing any cupboards, carpets or other furniture, or any other fixtures or fittings, will not be covered.

Defects resulting from structural alterations to the property in which the **Insured Works** are located will not be covered by Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance.

Remedial Work undertaken by **You** or a firm instructed by **You**, which have not been agreed by **Us**, will not be covered by Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance.

IMPORTANT INFORMATION

Your Right to Cancel

You have a statutory right to cancel the Policy within 14 days starting on the date that **You** receive the Policy of Insurance documentation.

If **You** wish to cancel **Your** Policy please write to **Us** at The Administration Department, Guarantee Protection Insurance Ltd, PO Box 26332, Ayr, KA7 9BJ and return all original insurance policy documentation to **Us**. Upon receipt of **Your** notice of cancellation, **We** will refund any premiums that **You** have paid.

Should **You** wish to cancel after the 14 day period, there will be no refund of premium.

How to Make a Claim

Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance can only be claimed upon when the **Contractor** has ceased to trade. If the **Contractor** is still trading then any claim must be made to the **Contractor**. However, if the **Contractor** has ceased to trade then **You** may make a claim under Damp Proofing, Timber Treatment, Wall Tie, Lateral Restraint and Structural Waterproofing Insurance.

Should **You** wish to make a claim, **You** should write to The Claims Department, Guarantee Protection Insurance Ltd, PO Box 26332, Ayr, KA7 9BJ as soon as possible or telephone **Us** on 01292 268020. Please refer to the section headed "Making a Claim" in **Your** Policy of Insurance document. **You** must give **Us** any information or help that **We** ask for, including the provision of the following original documentation:

- (i) the **Contractor's Report(s)**, estimate and any drawings; and
- (ii) the **Contractor's Long Term Guarantee** specifying the work guaranteed; and
- (iii) the **Contractor's Receipted Invoice** or proof of payment.

In the event of a claim **You** are required to pay a **Claim Survey Fee** of £100 in addition to the **Excess** detailed in the Schedule. In the event of a valid claim, the amount of the **Claim Survey Fee** will be returned to **You** but the amount of the **Excess** will be retained by **Us**. In the event of a claim that is not accepted or provided for under this Policy by **Us**, the **Claim Survey Fee** will be retained by **Us** to cover the cost of the inspection carried out, but the amount of any **Excess** paid will be returned to **You**.

Complaints

We aim to give all customers a high standard of service at all times. However, if **You** have cause for complaint, **You** should contact **Us** at The Complaints Department, Guarantee Protection Insurance Ltd in writing at PO Box 26332, Ayr, KA7 9BJ.

Should **You** remain dissatisfied and **We** have issued **You** with **Our** final decision, **You** may have the right to refer a complaint to: The Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR

There are some instances where the FOS is unable to consider complaints. This procedure will not prejudice **Your** right to take legal proceedings.

Financial Services Compensation Scheme

We are a member of the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements can be obtained by telephoning the Financial Services Compensation Scheme on 0800 678 1100 or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Website www.fscs.org.uk

Other Important Information

Guarantee Protection Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registered office is 14 Castle Street, Liverpool, L2 ONE. Incorporated in England & Wales No. 3326800.

We are listed on the Financial Services Register under the Firm Reference Number of 207658. This can be verified by visiting the Financial Services Register's website at <http://www.fsa.gov.uk/register/home.do> or by contacting the Financial Conduct Authority on 0800 111 6768.

The Law Applicable to the Policy

The law applicable to this Policy is that of the legal jurisdiction in which the **Insured Works** are situated.

N.B. The acceptance of any proposal for insurance is not automatic but is entirely at **Our** discretion. **We** exchange information with other insurers through various databases to help **Us** check information provided and to prevent fraudulent claims.

Timberwise - We offer more than you think!

At Timberwise we pride ourselves on providing our clients with a fantastic range of services and innovations to make caring for your property as easy as possible. We can offer the following services:

Air Quality

Condensation control
Mould eradication
Radon control
Ventilation

Damp proofing

Chemical damp proofing
Electro osmotic damp proofing
DryTek damp proofing system
Injection mortar damp proofing
Above ground membrane

Penetrating Damp

WeatherTek penetrating damp treatment

Flooding

Flood remediation
Flood treatments

Structural repairs

Cavity wall tie replacement
Injection waterproofing
Timber resin repairs
Structural wall repairs
Crack stitching
Lintel repair
Lateral restraints
Beam repairs
Wall stabilisation
Concrete repairs
Structural repair quotations

Surveys

Rising damp surveys
Waterproofing surveys
Woodworm surveys
Dry rot surveys
Bird proofing surveys
Pre purchase surveys
Cavity wall tie survey
Heritage surveys
Comprehensive specification surveys

Timber

Woodworm eradication
Dry rot eradication
Wet rot eradication
Dry rot (toxic box eradication)
Dry rot (mass irrigation eradication)
Joinery

Waterproofing

Full basement waterproofing and kit outs
Structural waterproofing
Waterproofing with membranes
Wet tanking
Sika waterproofing
Vandex waterproofing
Dewatering

Others

Basement pump servicing
Bird proofing
Hidden defects survey
Plastering
CPD seminars
Microbore timber surveys
Insurance
Advice
Comprehensive reports

16a Ramsay Colliery
Loanhead
Edinburgh
EH20 9DQ
0131 339 4499

EMAIL: premierroofingandbuilding@gmail.com

Quote

Premier Building & Roofing Group Ltd

For: Hana Sheran - Urquharts Solicitors
HanaSheran@urquharts.co.uk
88 Northfield Farm Avenue
Edinburgh, EH8 7

Quote No: 1085
Date: 17/08/2023

Description	Amount
-------------	--------

Report: Flat Roof	£5,500.00*
-------------------	------------

On inspection of the flat roof we can confirm the bitumen felt is seriously deteriorated and no longer watertight. There is areas lifting with water ingress between the layers.

We advise for this to be stripped back and renewed

Urgently. There could possibly be wood rot to the roof boards and joists. This will need to be inspected once the roof has been stripped.

Please see quote below for necessary works.

FLAT ROOF 50m2

- Supply scaffolding for access

- Strip back existing flat roof coverings back to boards.

- Supply and fit 3 x layer flat roof system.

1st layer 2mm underlay

2nd layer 2mm reinforced underlay heat-sealed

3rd layer 4.5mm mineral cap-sheet for a finish.

Wall Head Repair.

- Repair Render to wall head using sand and cement mortar with chip finish to match existing

- Clean and remove all debris from site on completion of works.

TOTAL £5,500

20 YEAR GUARANTEE

*Indicates non-taxable item

Subtotal	£5,500.00
----------	-----------

Total	£5,500.00
-------	-----------

Total	£5,500.00
--------------	------------------

Photo 1



Photo 2



Photo 3



Photo 4



ABERDEEN

aberdeen_residential@dmhall.co.uk
01224 594172

AYR

ayr@dmhall.co.uk
01292 286974

DUMFRIES

dumfries@dmhall.co.uk
01387 254318

DUNDEE

dundee@dmhall.co.uk
01382 873100

DUNFERMLINE

dunfermline@dmhall.co.uk
01383 621262

EDINBURGH

edinburghresidential@dmhall.co.uk
0131 624 6600

ELGIN

elgin@dmhall.co.uk
01343 548501

FALKIRK

falkirk@dmhall.co.uk
01324 628321

GALASHIELS

galashiels@dmhall.co.uk
01896 752009

GLASGOW (Residential)

glasgowresidential@dmhall.co.uk
0141 636 4141

HAMILTON

hamilton@dmhall.co.uk
01698 284939

INVERNESS

inverness@dmhall.co.uk
01463 241077

INVERURIE

inverurie@dmhall.co.uk
01467 624393

IRVINE

irvine@dmhall.co.uk
01294 311070

KIRKCALDY

kirkcaldy@dmhall.co.uk
01592 598200

LIVINGSTON

livingston@dmhall.co.uk
01506 490404

OBAN

oban-admin@dmhall.co.uk
01631 564225

PAISLEY

Enquiries are now dealt with at our Glasgow Hub.

PERTH

perth@dmhall.co.uk
01738 562100

PETERHEAD

peterhead@dmhall.co.uk
01779 470220

ST ANDREWS

standrews@dmhall.co.uk
01334 844826

STIRLING

stirling@dmhall.co.uk
01786 475785

