



Damp, Preservation and Structural Specialists

Report prepared by: Philip Longdin BSc. (Hons.) MCIQB C.Build E MCABE CSTDB CSSW

Inspection Date: 20th January 2023

Client: Matthew Pilkington

Ref: DPC022936/PL

Property Assessed:

Parkfield Holy Trinity Church, Archer Park, Middleton, M24 4AX



Contact us:

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Registered Office: 46-48 Townley Street, Middleton, Manchester, M24 1AS

www.barpreservation.co.uk Co. reg no. 05612139 VAT no. 890263612

Matthew Pilkington

Dear Sir,

**ADDRESS: PARKFIELD HOLY TRINITY CHURCH ARCHER PARK MIDDLETON
M24 4AX.**

Thank you for your instructions to carry out a timber survey on the above property. As per your instructions our inspection is only an inspection of the accessible internal timbers and flooring for the presence of any fungal decay or insect infestation. Our timber inspection does not cover joinery timbers such as window frames, door frames, barge boards, garages and out-buildings or any walls which are covered by wall units or panelling.

This report should not be construed as an expert witness report and is not intended to be used in the process of dispute resolution.

DESCRIPTION.

The property is a detached church building being of stone construction to all elevations with a brickwork internal skin in many areas.

The property is currently unoccupied and has been since 2015. This has allowed deterioration of the building fabric internally and externally and moisture ingress in between the roof areas has allowed various attacks of the true dry rot fungus (*Serpula Lacrymans*) to occur and spread to several areas of the building.

DIRECTIONS.

All terms i.e. front, left, right and rear are taken facing the property from the front elevation. The front elevation is classed as that facing Archer Park containing the bell tower.

SURVEY BRIEF.

This initial survey was carried out on a visual only basis in order to provide a broad overview of the overall issues and form some budget estimates for repair strategies so that a formal scope of works can be put together for your proposed development.

Please Note: Due to the nature of the True Dry Rot fungus and its ability to survive in moist, dark and unventilated areas, it is impossible to establish the extent of the attack without aggressive exposure works within the property. The quotation allows for our anticipated required works, however should not be construed as a fixed price quotation for eradication works.

It is possible that further outbreaks of the True Dry Rot fungus may be present in other areas of the property or extending further through timber floors/roof timbers etc., which are unexposed at this present time. It is possible that further works, which will incur costs, will be required during the course of these remedial works. These associated costs will be reported to yourself prior to us carrying out further works.

Information about the true Dry Rot fungus.

As mentioned, evidence of an out break of the true Dry Rot fungus (*Serpula Lacrymans*) was noted. The true Dry Rot fungus is able to infect timber by invasive spreading through masonry and plaster often travelling many metres in brickwork cavities and behind skirting boards and the like. This means that where fungal growths and fruiting bodies (*sporophores*) are seen this is often only the visible part of the infection with the bulk of the decay being hidden behind plaster and masonry. In addition the true dry rot fungus is able to spread by spore germination. Millions of microscopic spores are ejected from the fungus into the surrounding atmosphere and are often distributed back throughout the entire property, wherever these spores come into contact with timber having the required moisture content, they can germinate and start a second outbreak, perhaps in cellar, basement or sub-floor voids.

SURVEY.

The layout of the church comprises of a single ground floor level, there are no first floor rooms. There is the main church area, a small vestry and kitchen to the left hand elevation. There is an organ area to the right elevation and a rear externally accessed w.c to the rear right hand corner which was boarded up at the time of the inspection.

Our inspection was limited to viewing from internal ground level however, some access was gained at high level with use of a ladder internally. The following areas of dry rot were noted:

1. To the rear of the church organ situated to the rear right of the property.

There was leakage from the roof covering. On inspection externally, it could be seen that there is a metal clad roof and you kindly supplied photographs of the external roof area which showed ponding of water and obvious areas of ingress.

This ingress has caused significant damage to the roof timbers in this area and it is anticipated that these will require full replacement.

Many timbers have already been stripped out and remedial biocide spray treatments carried out (by others) in this area and acro props positioned as a temporary measure. Although these measures appear to have had some success, there was still fresh fruiting bodies and dry rot occurring within the adjacent pulpit area and to timber pattress plates which are positioned below the surface grating. These timbers were previously used to clip wires and pipes and have been left in situ and are now suffering from decay which is travelling along the service ducts. This will need to be stripped out and further treatments carried out.

The continuing water ingress will inevitably generate further decay and must be prevented asap.

Alongside these works, the decorative timbers to the organ itself and the decorative entrance to the rear of the organ plus pulpit will require removal and if to be retained, they will need to be cut back to the last signs of decay and timbers re-instated by a specialist.

Prior to re-instatement, the surrounds should be thoroughly treated with dry rot eradication fluid.

2. Adjacent to the organ area.

This covers the sculptured timbers either side of the division between the nave area and the chancel / alter section.

Dry rot decay was noted to the base of these decorative/sculptured timbers and the uprights to where they meet the wall plate. There was some evidence of decay to the base of the first rafter from this dividing wall to the front and rear section of the roof and these timbers will require replacement along with sterilisation works.

3. South Transept.

This area of dry rot decay was found to the supporting timbers within the South Transept of the church where there is a valley gutter which discharges to a large hopper along the right hand elevation. It is assumed that this has been blocked in the past and has caused back up of water. There are signs of dry rot affecting the double beams entering this wall and adjacent cladding/roof timbers. These timbers will require cutting back, replacement and localised treatments.

4. Nave of the church.

There is evidence of dry rot within the truss end, the central section of the Nave on the South elevation where water ingress has occurred again presumably be rainwater goods. This has affected the lower section of the truss as shown on the photographs.

Similar as above, another truss has been affected due to leaking rainwater goods however, appear to be historic in nature.

5. Cupboard area.

The final area of dry rot fungus was found to the timber cupboard to the South elevation where again, a banner is housed. Mycelium was noted on the banner itself and to the surrounding cupboard and plaster deterioration due to moisture ingress was also noted. This will require removal, replacement and treatment works.

CONCLUSIONS AND RECOMMENDATIONS.

There are several areas of active and historic dry rot fungus (*Serpula Lacrymans*) requiring replacement timbers and sterilisation works.

Budget costs for the works are shown in the table below.:

Number	Works required	Cost (£ + VAT)
1	Treatments only allowed for, others to allow for full new roof structure in treated timber with watertight roof covering over.	£1000.00 + VAT
2	Two sections of sculptured truss to replace and treatments, plus 1 rafter to splice.	£8,000.00 + VAT
3	Treatments to service grate area	£800.00 + VAT
4	Replace 2 No. sections of Nave Truss and treatments	£7,000.00 + VAT
5	Cupboard, remove only, remove plaster and treat	£800.00 + VAT
6	South Transept Double beam replacement sections and treatments	£9,000.00 + VAT

When choosing BAR Preservation as your contractor, you can be assured of an excellent service carried out by professional experienced technicians who are all qualified to a level 2 NVQ standard in the specialist field of Damp Proofing & Timber treatments. We pride ourselves on a prompt efficient service with minimal disturbance and disruption to our clients and client's properties.

It is necessary that the ground floor of the property will be accessible and all furniture and carpets are removed/rolled back prior to commencement. BAR Preservation will not accept any liability for such effects which have been left in rooms and reserve the right to modify the scope of the works where items impede progress or access. Floor coverings, furnishings and such like should not be reinstated into treated rooms for a minimum period of 8 hours following completion of work.

PLEASE NOTE:-

We have not inspected any part of the woodwork that is unexposed, inaccessible or covered, we therefore cannot report that any such part is free from decay or defects.

Some simple safety precautions to remember after chemical damp-proof course or timber treatment work has been carried out. The following precautions must be taken during treatment and for at least 48 hours afterwards. Any contractors working in the property such as plumbers, electricians etc. should be warned accordingly.

PLEASE VACATE THE AREAS IN WHICH OUR OPERATIVES ARE CARRYING OUT WORKS.

IN THE EVENT THAT TIMBER TREATMENT WORKS ARE BEING CARRIED OUT, DO NOT RE-ENTER ROOMS FOR AT LEAST 8 HOURS AFTER COMPLETION.

Where party walls are to be treated you are advised that you must obtain the consent of the adjoining owner (Party Wall Act, etc. 1996). The client must make neighbours aware that treatment of party walls will result in some noise and accompanying vibration, which might affect wall hanging items and ornaments. We will assume that this has been done prior to commencement of our work and confirmed by the clients' signature on the acceptance form.

GUARANTEE:-

BAR Preservation is the specialist damp-proofing and timber treatment section of Classic Construction Ltd. Our technicians are well-trained experts in this work and are backed by qualified surveyors with over 25 years in the business. We issue our own 10 year guarantee on our specialist damp and timber works and as full members of the **Property Care Association** we are independently vetted for quality, training standards and safety practice. In addition, we subscribe to the independent guarantee scheme, only available to members of **The Guarantee Protection Trust**. This means all our clients can obtain a further optional insurance backed guarantee for 10 years. This type of insurance bonding is designed to protect clients from the consequences of company failure – your guarantee is safe even in the unlikely event of Classic Construction Ltd. ceasing to trade within the next 10 years! We regularly encounter homeowners who are dismayed to find that the guarantees they relied upon are worthless, due to the failure of the trader or firm who originally did their work. Our **PCA & GPT** membership is only part of our commitment to giving quality service and value for money – backed by real consumer protection.

PLEASE NOTE: It is assumed that any planning permission, building regulation approval or party wall consent which may be required have been obtained by the customer.

Payment is required within 7 days of completion of works carried out, unless other prior arrangements have been made.

If you require the above works to be carried out by ourselves, please print, sign and return a copy of the quotation/acceptance forms by e-mail to info@bargroup.co.uk agreeing to our Terms & Conditions attached.

We trust that this is satisfactory with your requirements. If you have any queries regarding the above, please do not hesitate to contact myself at the above office or email info@bargroup.co.uk.

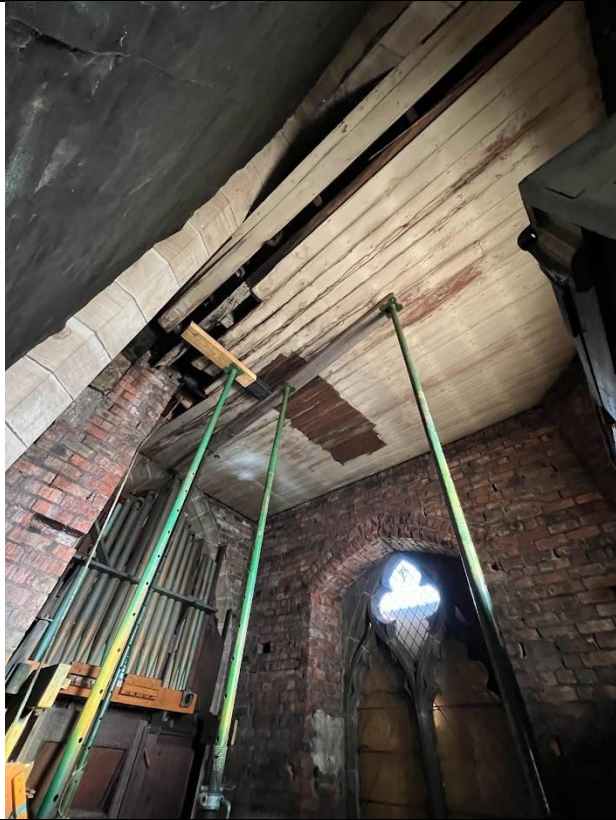
Yours sincerely,



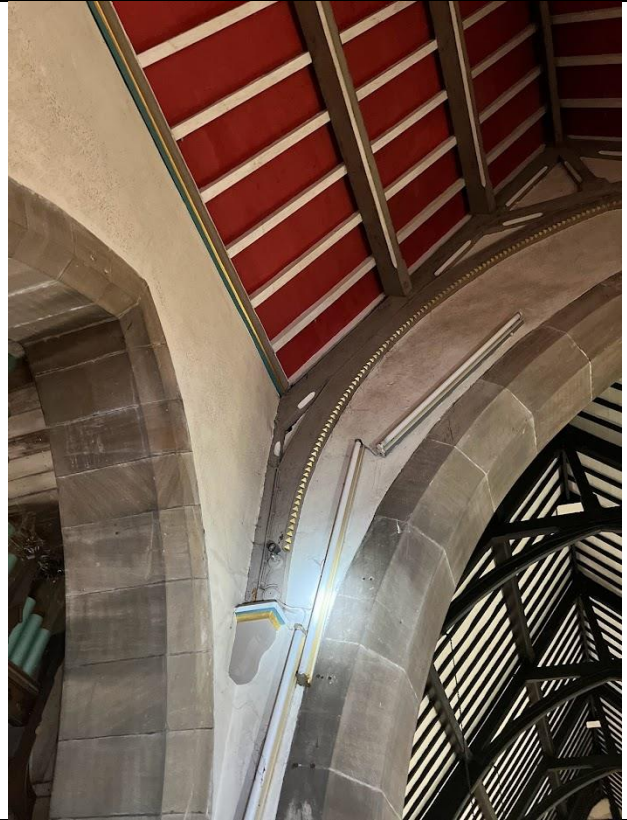
PHILIP LONGDIN BSc. (Hons.) MCIOB C.Build E MCABE CSTDB CSSW
SURVEYOR

FOR AND ON BEHALF OF BAR PRESERVATION.

See Enclosures:- 1 Quotation Forms, 1 Plastering Specification, 1 Terms & Conditions, PCA Leaflet



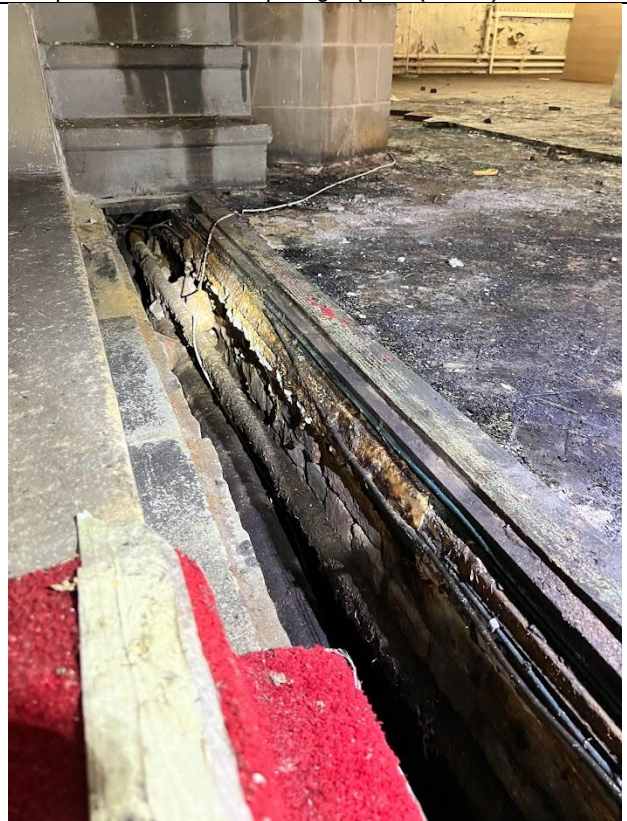
Roof timbers require full replacement (Item 1)



Sculptured roof truss requiring repairs (Item 2)



Roof truss and rafter requiring repairs (Item 2)



Dry Rot to service grate area (Item 3)



Nave truss decay (Item 4)



Further Nave Truss decay (Item 4)



Dry rot to cupboard area (Item 5)



South Transept Valley timber decay (Item 6)



Restoration House
46-48 Townley Street
Middleton
Manchester
M24 1AS

Matthew Pilkington

24.01.23

DPC022935/PL

Rec: 221

PARKFIELD HOLY TRINITY CHURCH ARCHER PARK MIDDLETON M24 4AX.

TREATMENT AS PER NUMBER 1 PRICE =	£1000.00 + VAT
REPLACE/TREATMENTS AS PER NUMBER 2 PRICE =	£8000.00 + VAT
TREATMENT AS PER NUMBER 3 PRICE =	£800.00 + VAT
REPLACE/TREATMENTS AS PER NUMBER 4 PRICE =	£7000.00 + VAT
TREATMENT AS PER NUMBER 5 PRICE =	£800.00 + VAT
REPLAE/TREATMENTS AS PER NUMBER 6 PRICE =	£9000.00 + VAT
ADDITIONAL OPTIONAL INSURANCE COVER =	Price on request
(Remedial timber treatments only)	

PLEASE STATE NAME TO GO ON GUARANTEE.....
(BLOCK CAPITALS PLEASE)

(Do not detach) please return whole sheet

ACCEPTANCE

Your quotation is accepted in accordance with the conditions found within the report and quotation. (Please sign and e-mail **ONE** copy to this office).

Address where account is to be sent

.....POST CODE.....

Please advise regarding access.....

I wish to pay by CASH/CHEQUE/BACS/DEBIT CARD (Delete as necessary)

NOTE: If only part of the quotation is accepted then please delete as necessary.

Signed.....Print.....

Dated.....Phone Numbers (day).....(evening).....

E-mail address.....

*On occasions any partial acceptance of a quote may incur additional costs. Please contact head office for confirmation.

*Credit card not accepted

STANDARD CONDITIONS OF SALE

1. Interpretation

Bar Preservation is a trading name of Classic Construction Ltd. In these conditions "Classic Construction" means Classic Construction Ltd the "Customer" means the person, firm or company purchasing the goods; the "Goods and Services" means the goods, services or materials which are the subject of the contract or order between Classic Construction and the Customer and words and phrases importing the masculine gender shall include the feminine or neuter as appropriate and words importing the singular shall include the plural and vice versa and where a convenient is by two or more persons then it shall be a joint and several covenant.

2. Acceptance of Order

These Conditions of Sales are the only terms and conditions upon which Classic Construction sells or supplies Goods and Services. No quotation is Binding until accepted by Classic Construction by issuing written acceptance of is the order.

3. Inquiry

Acceptance of an order by Classic Construction is subject to its rights to inquire within a reasonable time into the Customer's financial or trade status of any report received to rescind the contract in which case Classic Construction shall not be liable to make any payment to the Customer by way of compensation or damages.

4. Price

The contract is a fixed price contract except that Classic Construction reserves the right to vary the price of the Goods and Services by any amount attribute to:

4.1 A suspension of or an alteration to work by reason of the Customer instructions or lack of them.

4.2 Any variation of wages rates taxing statutes or material costs between the date hereof and the date of delivery or completion of payment.

4.3 Any expenses incurred by Classic Construction as a result of the customer failing to supply electricity and water to enable work to be carried out or as a result of discovering circumstances or things which give rise to extra work on the part of Classic Construction which were covered up or inaccessible at the time of inspection.

5. Cancellation

Classic Construction shall have the right to refuse to accept cancellation of an order by the Customer but in the event of acceptance shall be entitled to charge for all work carried out or expenses incurred in relation to the order before such acceptance.

6. Reservation of Title

Until the Contract Price (as amended by Clause 4 hereof) is paid in full by the Customer to Classic Construction the property in any Goods remain Classic Construction.

7. Delivery/Acceptance

7.1 Unless otherwise agreed in writing delivery and supply of the Goods and Services shall take place when the Goods and Services shall be supplied at the address specified on Classic Construction's Acknowledgement or other documentation

7.2 Classic Construction may suspend, restrict or delay delivery of Goods and Services if by reason of insufficient information supplied by the Customer strikes lockouts, civil commotion, government control or requisition priority of orders for government departments or public services, fire, breakdown, storm, flood, drought, frost or any other cause whatsoever beyond Classic Construction's control deliveries are prevented or hindered from being made within the contract time. No such suspension restriction or delays shall render Classic Construction liable in damages or justify cancellation or refusal of the Goods and Services by the Customer

7.3 Delivery dates specifies by Classic Construction are only estimates

7.4 The customer shall inspect the Goods and Services within seven days after delivery and unless the Customer gives notice in writing within that period to Classic Construction specifying any defect in or other proper objection to the Goods and Services it shall be conclusively presumed that the Customer has examined the Goods and Services and found them to be complete and in accordance with the Description in good order and condition and fit for the purpose for which they are required

8. Payment

8.1 If any payment is in arrear for or on account of or in respect of Goods and Services or any installment of Goods and Services or part of an order delivered Under this or any other Contract between Classic Construction and the Customer or if the Customer becomes insolvent or Classic Construction has reason to believe that any payment is likely to be in arrears or that the Customer is likely to become insolvent Classic Construction shall have the right without giving notice to the Customer to suspend further delivery or supply of Goods and Services under this or any other such Contract and if any such payment or any part thereof shall remain in arrears for seven days after written demand sent by Classic Construction to the Customer Classic Construction shall have the right to cancel This and any such Contract without prejudice to any rights and remedies to recover any monies then due and owing by the customer

8.2 Unless otherwise agreed in writing payment for the Goods and Services shall be made within 7 days after delivery of an invoice to the Customer otherwise payment shall be considered in arrear

8.3 Classic Construction reserves the right to charge interest at a rate of five per centum per annum above Barclays Bank plc minimum lending rate on all overdue payments such interest to be calculated from the date when payment is due until the date the same is received by Classic Construction

8.4 In the event that Classic Construction may decide to take any legal or other steps for the recovery of any overdue payment then the costs of all such steps shall be paid by the Customer upon the demand by Classic Construction

8.5 Classic Construction warranties contained in Clause 12 below shall not apply to this Contract unless the Customer shall have paid for the Goods and Services in full

9. Passing of Risk

Risk in Goods shall pass to the Customer at point of delivery

10. Insurance

Classic Construction maintains on foot Public Liability Insurance of £1 million and shall not be liable for any sum in excess thereof

11. Exclusions

11.1 Any drawings particulars of weights and measurements, power consumption, floor plans etc remain the property of Classic Construction and shall be regarded as approximate and intended to represent a general idea of the Goods and Services only and shall not form part of the Contract unless so specified nor shall they be taken to be representations including the Customer to enter into any contract with Classic Construction

11.2 In undertaking to carry out any work specified in its Reports and Quotation Classic Construction reserves the right to make any reasonable modifications to the scope of the work which it undertakes or to omit any part of it which proves impracticable in which event Classic Construction may make such adjustment to the price it considers to be reasonable in the circumstances

11.3 The Customer will be responsible for any building work connected with the work undertaken by Classic Construction unless otherwise stated in the Report and Quotation and will also be responsible for removing furniture, floor coverings, carpets and other effects beforehand so as to enable the treatment to be commenced. Any furniture or effects left in rooms or buildings undergoing work remain there at the Customers risk and Classic Construction accepts no responsibility for them

11.4 The BAR Group are not structural engineers and the basis of the Report and Quotation is that the Customer's property is except as indicated in the Report in good and substantial repair and condition. In the event that there are any defects in the property or it is not in such repair and condition or any other reason then Classic Construction do not accept any responsibility therefore and may elect at any time either to modify the work on the terms set

out in 11.2 above or cancel this contract without prejudice to the liability of the Customer to pay for all works carried out and expenses and costs incurred by Classic Construction

11.5 Classic Construction does not accept responsibility for any failure to report on the state or condition of anything which was covered up or inaccessible at the time of its inspection or which is in part of the Customer's property which it has not inspected

11.6 All fixtures and fittings in working areas shall be removed by the Customer before commencement of work and afterwards replaced by the Customer in each case at the Customer's expense Classic Construction may remove at the Customer's expense any fixtures and fittings not so removed Classic Construction shall not be responsible for any damage done to any Fixture or fitting (other than damage proved to be due to negligence on the part of Classic Construction, their servants or agents) and the Customer shall indemnify Classic Construction against any claim for such damage. The expression "fixtures and fittings" shall include without prejudice to its generality pipes cables plaster decorations furniture and furnishings

11.7 Owing to the structural nature of the work whilst reasonable care will be taken by Classic Construction it will not be Liable for any damage caused to plaster or decorations or any other thing attached to the interior or exterior of any wall of the Customer's property

12. Guarantee

12.1 If the Customer pays all costs and charges due to Classic Construction hereunder within the terms and conditions hereof Classic Construction will issue the Customer its standard form of Twenty-five year Guarantee for cavity wall tie works and ten year guarantee for damp proofing/timber treatments. The rights conferred by these guarantees are in addition to any rights which the Customer may already have at common law or by statute except as stated below. The guarantees offer free replacement/treatment during the period of the guarantee in the event of the product failing that were installed by Classic Construction subject to the terms and conditions specified therein

12.2 Notwithstanding any provision to the contrary the guarantees shall be invalidated and have no legal effect whatsoever in the event that any further structural work is carried out to or which may affect the Customer's property PROVIDED THAT if the Customer wishes the terms of the guarantee to continue then he must provide full written details of all works to be carried out to the Customer's property and obtain Classic Construction 's prior written consent thereto and if required by Classic Construction shall pay it at its current scale of charges for considering any application whether successful or not attending the Customer's premises obtaining the report of an independent structural engineer or taking any other action which Classic Construction may consider expedient

12.3 The Guarantees may be assigned to a subsequent purchaser of the Customer's property provided that within one month of the completion of the sale the said purchaser shall apply to Classic Construction to be registered pay the administration fee at the current scale of charges and execute the form of re-assignment agreeing to be bound by the current terms and condition in force at the date of assignment

12.4 Should the Customer request Classic Construction to re-inspect after completion of the work for any reason a fee for such re-inspection at Classic Construction's current scale of charges will be charged by Classic Construction. Such fee will be refundable to the Customer in the event of Classic Construction being proved to have been at fault in the carrying out of the work

12.5 Save as hereinbefore provided all warranties terms and conditions as to the quality and condition of the Goods and Services or fitness for any particular purpose or otherwise or their compliance with any description and all such warranties terms and conditions which would otherwise arise by statute implication of law or otherwise howsoever on the sale supply or provision of any Goods and Services by Classic Construction or by its dealers or traders are hereby excluded (so far as may be permitted by law)

12.6 Classic Construction shall not be liable for any loss caused to Customer's property whilst Classic Construction is present there notwithstanding that any such loss may be caused by the negligence of wilful recklessness of Classic Construction's employees or agents or any of them or of any trespasser upon Classic Construction's premises save that Classic Construction shall account to the Customer for any monies that it may receive under any insurance policy Classic Construction not under any obligation to insure as foresaid

12.7 The Customer shall not give or offer any representation guarantee or warranty in relation to the Goods and Services supplied by Classic Construction except as may be expressly authorized in writing by Classic Construction

12.8 Classic Construction shall be under no obligation to transfer any better title in any Goods to the Customer than it has at the date hereof

12.9 Classic Construction's judgment as to the cause of any alleged defect shall be final and binding

12.10 Classic Construction shall not be liable or held responsible to the Customer any dealer or other person for any consequential loss damage or injury howsoever caused arising directly or indirectly from its negligence or wilful default or the negligence or wilful default of its servants in any way whatsoever including (but not by way of limitation) in supplying installing fitting manufacturing processing packing or loading the Goods and Services or arising directly or indirectly from storage use or application of the Goods and Services

13. Indemnity

The Customer shall indemnify Classic Construction in respect of all damage or injury occurring to any person firm company or property and against all actions suits claims and demands charges or expenses in connection therewith for which Classic Construction may become liable in respect of the Goods and Services sold and/or supplied under the contract in the event that the damage or injury shall have been occasioned otherwise than by the negligence of Classic Construction

14. Waiver

Any waiver of forbearance on the part of Classic Construction with regard to any breach by the Customer of his duties or obligations herein contained shall not in any way affect the terms of this Agreement and/or the continuing liabilities of the Customer hereunder

15. Severability

If any one or more provisions of these conditions are declared invalid by a Court having competent jurisdiction hereover the invalidity of such provisions shall not be deemed to avoid all the remaining conditions unless the invalidity conditions substantially impair the meaning of the remaining portion hereof

16. Entire Agreement

Save as expressly agreed in writing these conditions embody all the terms binding between the parties hereto and replace all antecedent representations or proposals not embodied Amendments hereto shall not come into operation until reduced to writing and properly executed on behalf of both parties which in the case of Classic Construction shall mean a member of the board of Directors of Classic construction Limited

17. Headings

The Headings of the paragraphs hereof are inserted for convenience only and do not form part of the conditions

18. Complaints

Where we cannot resolve any complaints using our own complaints procedure, as a Which? Trusted trader we use Dispute Resolution Ombudsman for dispute resolution. In the unlikely event of a complaint arising and you wish to refer the complaint to them please contact 0333 241 3209 or via their website:
<http://www.disputeresolutionombudsman.org/membership/whichtrustedtraders/>



Make a good deal better, ensure your guarantee is insurance backed.

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) for up to 10 years from the completion of the work.

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.

What is an IBG?

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 remedial works that may be required during their long term guarantee.



Most contractors provide guarantees, often between 2 and 30 years.

However, not all of these will have the backing of an insurance policy.

The solution -

An insurance backed guarantee

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.

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:

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

> 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.

Insurance Protection covering:

Damp Proofing, Timber Treatment, Wall Ties, Lateral Restraints and Structural Waterproofing

Actual Period of Cover

Insurance Policy for Each Property

Protects against contractor ceasing to trade

Underwritten by a UK based, authorised and regulated insurance company

GPI Insurance

Up to 10 years



Contractor Guarantee (only)

Only for as long as the contractor is trading



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

telephoning during office hours:
01292 268020

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

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