

Builders and insurance companies not understanding older properties

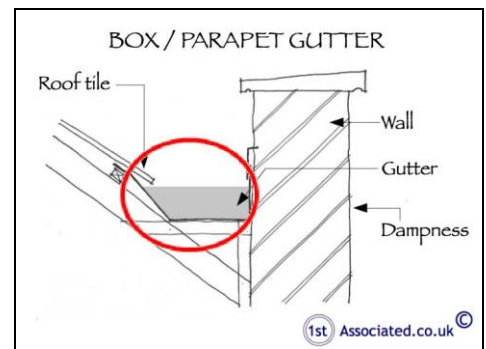
Our Specific Defect Report can help with insurance company claims

Independent Building Surveyors

If you have any property issues 1stAssociated.co.uk can provide help and advice with regard to property surveys, engineers' reports, structural reports, specific defects report or any other property matters.

What do the circles and ovals mean in our structural building surveys?

In our building surveys and structural surveys the circles and ovals are a system that we used to highlight property problem areas so that you are not left wondering what the property problem is. In addition to this if the survey photographs do not we believe explain the property problem enough together with our survey report we also add in one of our own survey sketches.



Box gutter

Having an independent building survey is essential

Always have an independent building survey as this will highlight any property problems. Caveat emptor means buyer beware and is why you need to have a building survey to find out if there are any problems within the property; the estate agent certainly will not advise you of any.



Box gutter

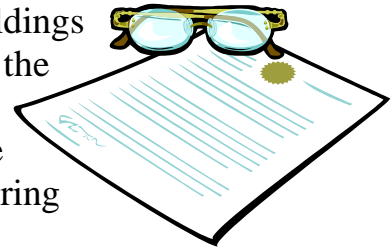
Remember the building Surveyor that you employ will be the only person working for you with your interests at heart.

Property problems

At 1stAssociated.co.uk we have helped our clients over the many years we have been surveying properties with many property problems. An issue we recently helped our client with was after an unfortunate leak occurred whilst they were on holiday which caused extensive damage throughout the entirety of their beautiful older style property.

Buildings Insurance

Our client was fortunate to be covered with buildings insurance and made a claim for the damage caused by the leak. To resolve the leak the property had to be dried out thoroughly, plaster ceilings and walls had to be stripped back and re-plastered as well as parquet flooring and carpet being replaced.



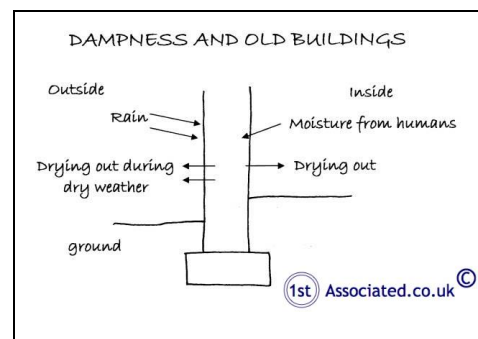
The builders carried out work in accordance with the insurance companies instructions adhering to their loss adjustor's findings.

Dampness in the property

Sadly for our client they some found dampness was visible in the property even though the builders had completed the extensive refurbishment work which was of great concern. As independent Surveyors our client asked us to prepare an independent expert witness report on the dampness to ascertain why the dampness was occurring and thereby enable them to negotiate with their insurance company who were, we understand, refusing to help.

Dampness in older style properties

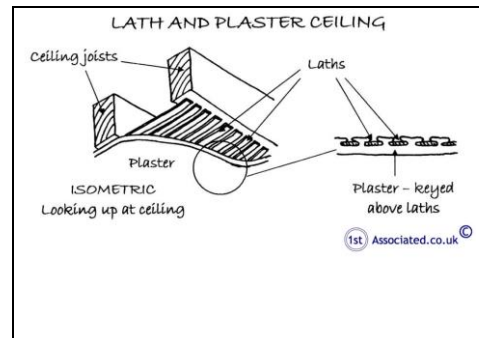
As independent Surveyors we are experts in all eras of properties across many types and styles and as such can give you help and advice on property issues. Dampness occurring in older properties is often seen as a characteristic of the era of property. In this case we advised our client that the builders had not carried out work in accordance to the age, type and style of property.



Dampness in old properties

Lime every time

The property originally would have had a lath and plaster ceiling with a lime plaster and lime plaster walls. The older style lime plaster will allow a property to breathe but we could see unfortunately the builders had used carlite/gypsum plaster which could not cope with the damp conditions to the same extent as the older style lime plaster.



Lath and plaster

Negotiations with insurance claim

Our client on forwarding our Expert Witness Report to their insurance company was delighted when after a period whereby the insurance company refuted the work had not been carried out correctly that the insurance company then decided that there was an issue and that an error had been made. Lime every time – the in house insurance expert confirmed this should have been adhered to and agreed to replace the carlite/gypsum plasterwork with lime plasterwork.



Lath and plaster

Happy ending

It is always good to hear a client's happy conclusion to a property issue which has unfortunately caused property issues.

Independent Surveyors are independent and as such can help with many different property issues some of which may go to court.



We have written an article with regard to insurance companies carrying out work in the way that is best for them and not necessarily best for you the client and how often the person who has the insurance company problem feels they have to go with the insurance companies' experts. However, in our opinion, these experts are employed time and time again by the insurance company because they look at the problems with the insurance companies' point of view to protect the insurance companies' interest.

How, in our experience, insurance companies deal with cracks in properties

<http://www.1stassociated.co.uk/structural-cracking2.asp>

Taking the insurance company to court was the only option

<http://www.1stassociated.co.uk/taking-insurance-company-to-court.asp>

Insurance company unwilling to pay out for claims based on building contractors opinion of own work !

<http://www.1stassociated.co.uk/insurance-companies.asp>

Independent Building Surveyors

We are experienced independent building Surveyors who are knowledgeable in carrying out structural surveys on all types, styles and eras of buildings. If you have a property problem it makes sense to have a Specific Defects Report or Expert Witness Report carried out by an Independent Surveyor. Phone us for a friendly chat on 0800 298 5424.

Compare our website and compare our surveys

Please feel free to have a look at our website 1stAssociated.co.uk to see for yourself the quality of our website, articles and our Building Survey reports. We pride ourselves on our professional standard and easy to read reports which we have been carrying out for many years on every age, type and style of property across the UK.

We can email you examples of our building surveys

We would be happy to email you several examples of our tailor made reports. Please call us on free phone us for a friendly chat on 0800 298 5424.

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