

Paul Watchorn Adept 1912 Mill Sunny Bank Mills Town Street Farsley LS28 5JJ Suite 103 Fortuna House 88 Queen Street Sheffield S1 2FW

Tel: 0114 2086094
⊠ sheffield@timberwise.co.uk

Swww.timberwise.co.uk

Date: 09/01/2023

Dear Paul,

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 recommendation for your project.

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 0345 017 9951 or contact them via email on leeds@timberwise.co.uk

Alternatively, you can accept your quotation online at <u>www.acceptquote.co.uk</u>

We look forward to hearing from you.

Yours sincerely,

Alan Barker

Alan Barker CSRT CSSW Surveyor For and on behalf of Timberwise (UK) Ltd.

Mobile: 07970 602071 Email: alanbarker@timberwise.co.uk



Timberwise (UK) Ltd Registered Office: 1 Drake Mews, Gadbrook Park, Cheshire, CW9 7XF Registered No 3230356 England

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.



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!



Property Preservation Done Properly



Survey Report & Proposal

Client:

Paul Watchorn Adept 1912 Mill Sunny Bank Mills Town Street Farsley LS28 5JJ

Property:

Rose Park Café Graves Park Hemsworth Road Norton Sheffield S8 8LL

Surveyed by:

Date of Instruction: 11/11/2022

Date of Survey: 09/12/2022

Date of Report: 09/01/2023

Our Reference:

F37483-AB-AK

Alan Barker



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.

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Your Timberwise Report

This report has been compiled by our surveyor, Alan Barker.

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.

Survey Report Contents

Alan Barker CSRT CSSW Senior Surveyor	Timberwise
	M: 07970 60 20 71 E: alanbarker@timberwise.co.uk www.timberwise.co.uk
Structural Waterproofing Dry Rot Treatment Structural Timber Repair	Damp Proofing Specialist Property Surveying Woodworm Treatment

- 1. Introduction and Scope
- 2. External Observations
- 3. Internal Observations & Recommendations
- 4. Further Information
- 5. 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 with rising and/or penetrating dampness and timber decay and/or insect infestation to accessible areas of the property.

Our specialist survey was restricted to those rooms or areas that you have requested us to inspect, and we therefore cannot comment on the conditions, good or bad, which may prevail elsewhere in the property and any contract arising from or deemed to have been entered into by reason of this survey is limited accordingly.

This report 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.

Please Note:

This survey must be classed as non-intrusive.

Weather conditions at the time of our inspection were dry with snow on ground.

At the time of our inspection the property was undergoing renovation.

The above-mentioned property is a detached building of brick & timber construction.

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

External Observations

A brief external inspection of the property was completed from ground level during our visit and the following defects noted:

Wet rot fungal decay affecting external joinery See Attached Photo/s

Recommendations Works by Others

Remove decayed timber sections and repair/renew as required

Internal Timber Observations, Recommendations and Specification

Timber Decay Observations

Roof Void (Main Void)

Inspection was made from inside the roof void. Inspection was limited due to the presence of insulation material and floor boarding, however, where accessible roof timbers could be viewed, early stages of a wood boring insect attack was noted. See Attached Photo/s.

No inspection of the right hand lower pitched roof was possible due to lack of access

Note:

No inspection of any bearing ends of the timbers was possible due to lack of access. We must put our client on notice that unseen timbers (particularly those in the location where external decay exists) are to be considered suspect re decay.

Recommendations Works/Treatments by Timberwise

- Roll back insulation material to expose ceiling joist surfaces
- Sweep down accessible timber surfaces to remove any heavy deposits of dust/debris
- Apply a liberal surface application of insecticidal fluid onto accessible timber surfaces to eradicate the insect attack
- Re-lay previously lifted insulation material

Ground Floor

Floors at this level appear to be of solid construction.

Note:

Solid constructed floors are not included within the scope of our report.

Internal Damp Observations, Recommendations and Specification

Observations

Inspection was severely limited due to internal obstructions, mainly scaffolding. See Attached Photos. However, where accessible walls could be inspected this was carried out both visually and with aid of an electronic moisture meter. At the time of this survey, no damp issues were observed.

Works to be carried out by others:

• Provide safe access into roof void for Timberwise technician/s

Post Treatment Emergence

In the treatment of timbers for eradication of woodborers, it is possible that a few deep-seated larvae may escape the immediate effect of the treatment by being below the limit of chemical penetration. These larvae may subsequently emerge as adult beetles in the three years (for Common Furniture Beetle) following treatment.

In the case of Death Watch Beetle, the period of emergence may be even longer because of their longer life cycle. Should this happen, the beetles will die upon emergence but would give the impression that re-infestation has occurred.

The treatment to timbers will prevent the development of any further eggs and with the final emergence of beetles the treatment becomes completely effective. Therefore, the infestation will eventually die out. Due to post treatment emergence of beetles, it is clear that any suspected failure of the treatment cannot be ascertained for at least three years or more after treatment and re-inspection within this period would therefore be inconclusive and serve no useful purpose.

Further Information

Timber Treatment

Whilst every care will be taken, Timberwise can hold no responsibility for timber treatment fluid that leaches through cracks and fissures within the ceiling. Some staining may occur however, this has no effect on the plaster and can be covered with stain blocker and then normal decoration. Should the client require further information on the chemicals used, please do not hesitate to request the chemical data sheets from our office.

Discolouration of timbers

Please be aware that there is a possibility, although relatively small, for discolouration to occur to the treated timbers following the application of our insecticidal fluid. This can be more pronounced where the existing timbers have been sand/grit blasted or soda blasted prior to the treatment process. Unfortunately, this can sometimes occur due to the water based chemical reacting with any residue from the blasting. We cannot accept any liability for this should this occur.

Minimum Charge

Please be aware that our minimum charge for works is £575 + VAT should you not have all the recommended works carried out. This will only apply if the total cost of accepted works falls below this level.

Generally

The above report 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.

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.

Our long-term guarantee for Timber Treatment 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.

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 an immediately inform you. Testing for asbestos is an easy procedure which we can either deal with on your behalf or make recommendations.

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 that it is important that all necessary preparatory works are completed prior to our arrival and commencement on site.

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) and also that a free supply of electricity and water will be provided. 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 **0345 017 9951**.

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,

Alan

Alan Barker CSRT CSSW 07970 60 20 71 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.



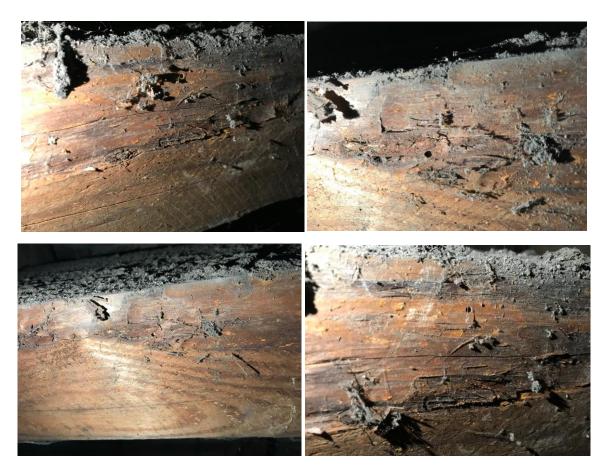












Quotation – Client's copy

Client's Address: Paul Watchorn Adept 1912 Mill Sunny Bank Mills Town Street Farsley LS28 5JJ	Property Address: Rose Park Café Graves Park Hemsworth Road Norton Sheffield S8 8LL	Branch Office: Suite 103 Fortuna House 88 Queen Street Sheffield S1 2FW ☎ Tel: 0114 2086094 ⊠ sheffield@timberwise.co.uk
Date of Report:	Our Reference:	Inspected by:
09/01/2023	F37483-AB-AK	Alan Barker

Detail of Works	Net	VAT	Total Prie
imber Treatment*	£2,915	.03 £583.	01 £3,498.0
II the above items where marked * are inclusive of our 2	20-year Guarantee		
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Iso available GPI 10-Year Guarantee Insurance		г	
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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.

Timberwise (UK) Ltd Registered Office: 1 Drake Mews, Gadbrook Park, Cheshire, CW9 7XF Registered No 3230356 England



Quotation Acceptance – To return to Timberwise

Client's Address: Paul Watchorn Adept 1912 Mill Sunny Bank Mills Town St Farsley LS28 5JJ Property Address: Rose Park Café Graves Park Hemsworth Road Norton Sheffield S8 8LL

Date of Report: 09/01/2023

Our Reference: F37483-AB-AK Branch Office: Suite 103 Fortuna House 88 Queen Street Sheffield S1 2FW ☎ Tel: 0114 2086094 ⊠ sheffield@timberwise.co.uk

Inspected by: Alan Barker

TO CARRY OUT WORKS AS DETAILED IN OUR REPORT Detail of Works Net VAT Total Price Image: Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspa

Customer Acceptance

To accept your quotation and proceed with the work a **40%** deposit amount of **£1,399.21** is required. **You can make payment by the following**:

- Debit/Credit Card: Call our contracts team to make a payment on 0345 017 9951
- Online payment: Pay securely at <u>www.timberwise.co.uk/pay-online</u>
- 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

I/we confirm that I/we have read and agree with the attached Terms and Conditions and would like to proceed with the quotation as above $$\rm YES\ \square$

Customer Details		
Title	Curran a	Cianad
Forename(s)	Surname	Signed
Contact Telephone No	Date	
Invoice Address (if different		
Guarantee to be in the name	≽(s) of:	
IMPORTANT NOTICE AROUT YOUR	PIVACY: You are receiving this communication as you be	we providually ented into communications from

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.



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 DriWise - our own unique damp proofing cream Full basement waterproofing and kit outs 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

Surveys

Rising damp surveys Waterproofing surveys Woodworm surveys Dry rot surveys Structural surveys Bird proofing surveys Pre purchase surveys Cavity wall tie surveys 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

Structural waterproofing Waterproofing with membranes Wet tanking Sika waterproofing Vandex waterproofing Dewatering

Others

Basement pump servicing Bird proofing Gutter cleaning Plastering **CPD** seminars Microbore timber surveys Insurance Advice Comprehensive reports

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

"Timberwise" means Timberwise (UK) Limited (company number 03230356) whose principle 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 <u>£480 including VAT</u> 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 nondisputed 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 inspector 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

 $\ensuremath{\text{Design}}$ to $\ensuremath{\text{you}}$ in accordance with the relevant $\ensuremath{\text{Contract.}}$

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 precision 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





Dry & Wet Rot Solutions

The Problem

Both dry and wet rot can cause severe property damage, but dry rot is by far the most invasive and potentially property destructive.

Often called 'the cancer of buildings' dry rot can spread at an alarming rate, and if left untreated, it will attack all of the timbers within a property, and leave the timber in a totally fragile and dangerous state. It should never be underestimated regarding its ability to wreak substantial and potentially life threating damage.

Dry rot spores are actually omni present, and once timber has reached a moisture content in excess of 20% they can germinate with devastating impact.

In the pursuit of food (timber) the dry rot strands can travel though masonry and along steel beams, therefore in a terrace/semi detached house situation, the neighbours can often find their properties under attack, and until they see the emergence of a fruiting body (large fungal growth) they are oblivious of the threat posed.

Regular cracking in a cube form are classical signs of dry rot affected timbers.



Our Solution

During our 50 plus years of resolving timber related defects, we have dealt with numerous dry and wet rot outbreaks. However, the correct identification and subsequent swift remedial action are vital to mitigate further issues.

Timberwise will:

- · Identify the nature of the fungal attack, as well as the extent of the outbreak
- Establish the cause, and ensure the root cause is dealt with to avoid further water ingress.
- Put together a complete specification for the works, using only quality chemical treatments.
- Ensure that we advise on any other works that may be required and are integral to achieving a complete solution to the outbreak,



Dry Rot (Serpula lacrymans)

- Extremely invasive, and property damaging.
- Outbreaks can occur with a timber moisture level as low as 20%, also situations of high humidity and poor airflow can lead to an outbreak.
- Generally, the majority of the active outbreak is hidden from sight.
- Poor property maintenance, and lack of ventilation are the major causes.
- Never underestimate its destructive powers.

Wet Rot

- There are many species of wet rot and it is critical for identification by qualified expert surveyors.
- Generally, it only degrades/affects timber with a moisture level above 30%.
- The wet rot fungus can germinate and survive in complete darkness.
- Normally, timber affected feels spongy.
- Unlike dry rot, wet rot can be cut out and replaced/spliced with new timbers successfully, or in the case of joist ends they can be replaced.



Why use Timberwise LignaTek?

- Fully trained and skilled carpentry qualified technicians.
- Extensive knowledge of all forms of timber fungal attack.
- 🙄 Safe and effective chemical treatments.
- 💙 Long term comprehensive guarantees.
- 🥝 Fast, friendly local service nationwide.
- Fully insured, with a strong health and safety culture.















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

This Summary contains



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 <u>www.fscs.org.uk</u>

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.

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.



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.

THE 'LONG-TERM' PROBLEM

THE SOLUTION -AN INSURANCE BACKED GUARANTEE

HOW DO I GET AN INSURANCE BACKED GUARANTEE?

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

www.gp-msurance.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.





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.

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 reinspection 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

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).

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-insuredguarantees.php

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.

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

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