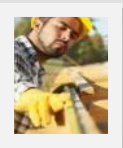




home insurance
repair estiMator

Your guide to Building Terminology and Concepts



Introduction

This document is intended as a guide to the basics of building terminology and the practices and terms used throughout the building trade.

Its purpose is to provide you with an overview of construction methods only and can be a useful guide when answering the question set in the Home insurance repair estimator. It is not designed as a guide to maintaining your property. If you have any questions that require a more in depth answer you should consult a qualified tradesman. A list of these can be found at the Trustmark website.

If you have any questions arising out of this guide in relation to the insurance cover you have on your home you should always consult with your insurer.

Remember it is the intention of your insurance to put you back into the same state as you were before the event that has led to your claim. It is not the intention of any insurance to provide for betterment. Your insurance policy is not a maintenance contract and you should therefore only claim for items damaged as a result of an insurable event, a Storm, Flood, Escape of water etc.

Any works carried out on your home, particularly those resulting from an insurance claim, should always been undertaken by a fully qualified Trustmark tradesman.

External - Roof

Ridge - the ridge is the apex of the roof triangle, where the two sides meet at the upper most point.

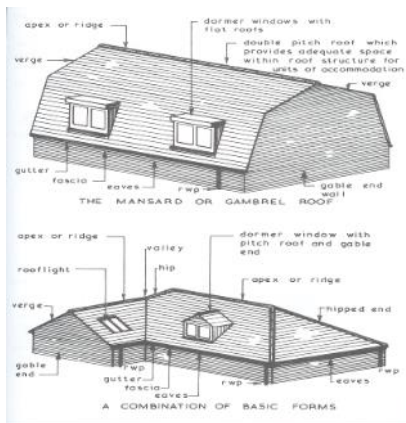
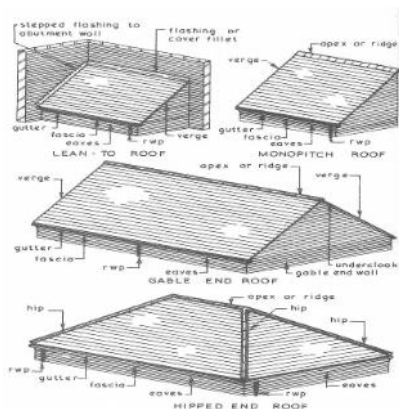
Hip: The external junction between two intersecting roof slopes.

Dormer: A dormer is an extension built out of the roof to provide extra space and accommodate a vertical window.

Valley Gutter: Horizontal or sloping gutter, usually lead-or-tile-lined, at the internal intersection between two roof slopes.

Parapet: Low wall along the edge of a flat roof, balcony etc.

Gable: Upper section of a wall, usually triangular in shape, at either end of a ridged roof. - Gable end.



Key Points for your insurance cover:

- Storm damage is the usual cause of roof damage, However, if the primary reason the roof has been affected by the storm is the poor state of the roof the proximate or underlying cause is the poor condition of the roof and the damage is due to wear & tear not storm. It is unlikely therefore that your insurer will cover you for this damage. You should read your policy documents or check with your insurer.
- Moss is a good indicator to the maintenance of the roof

External - Roof



Verge: The edge of a roof, usually over a gable.

Verge Board: Timber, sometimes decorative plastic material, placed at the verge of a roof: also known as bargeboard.

Facia: The horizontal board fitted to the rafter ends which supports the gutter.

Soffit: The under-surface of eaves, balcony, arch etc.

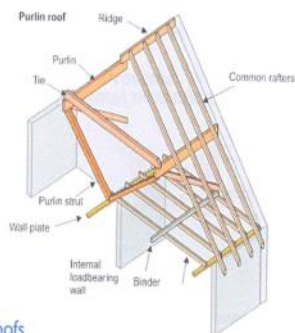
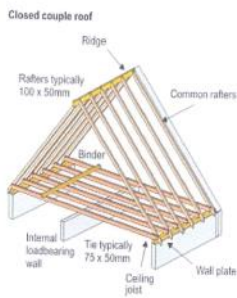
Eaves: The overhanging edge of a roof.

Guttering: Vertical half pipe fixed below tile edge.

Downpipes: Drainage pipes from guttering.

Rafter: A sloping roof beam, usually timber, forming the carcass of a roof. Random Rubble: Primitive method of stone wall construction with no attempt at bonding or coursing.

Trussed Rafters: Method of roof construction utilising prefabricated triangular framework of timbers. Now widely used in domestic construction.



Closed Coupled & Rafter and Purlin Roofs

Wall Plate: Timber placed at the eaves of a roof, to take the weight of the roof timbers.

Purlin: Horizontal beam in a roof upon which rafters rest.

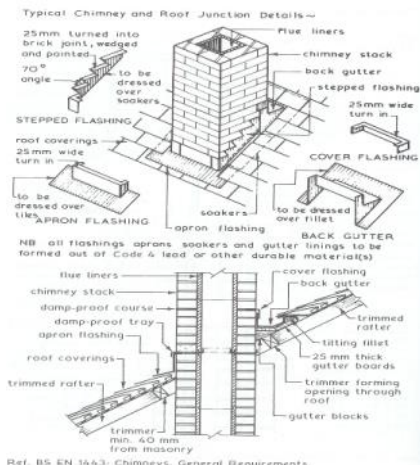


Key Points for your insurance cover:

- The most common cause of roof damage to older properties is nail fatigue. Slates will slip as the fixings rust away, this is more common on slate rather than tiled roofs. Incorrect fixing or poor workmanship is another cause and this can take time to become obvious damage.
- Delamination of the surface can happen to both slate and clay tiles. It is a natural process but can be accelerated by pollution, stress and weathering; especially from frost action.
- Gutters need to be cleared of debris regularly, signs of debris build up or vegetation growing in the gutters is a good indication of lack of maintenance.

External - Chimney

Chimney Detail:



Ref. BS EN 1443: Chimneys. General Requirements.

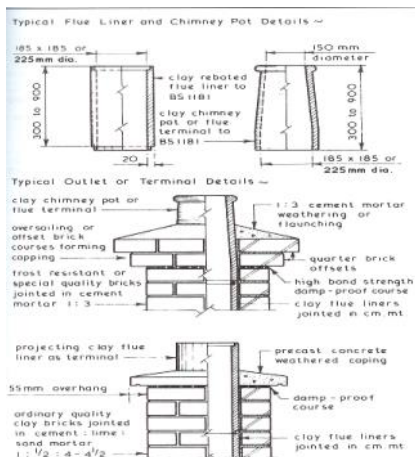
Flashing: Building technique used to prevent leakage at a roof joint. Normally metal (lead, zinc, copper) but can be cement, felt or proprietary material.

Soaker: Sheet metal (usually lead, copper or zinc) at the junction of a roof with a vertical surface of a chimneystack, adjoining wall etc. Associated with flashings that should overlay soakers.

Flaunching: Contoured cement around the base of chimney pots, to secure the pot and to throw off rain.

Flue: A smoke duct in a chimney, or a proprietary pipe serving a heat-producing appliance such as a central heating boiler.

Flue Lining: Metal (usually stainless steel) tube within a flue essential for high output gas appliances such as boilers. May also be man-



Ref. BS 1181: Specification for clay flue terminals.



Key Points for your insurance cover:

- The majority of the time, damage to lead flashing is a maintenance issue, lead flashing will usually only be covered by your insurance if it was pierced by falling debris or if it was stolen. You should read your policy documents for more information or contact your insurer.
- Broken or crumbling cement around the base of the chimney pot (flaunching) or verge edges would normally be due to frost damage or wear and tear.
- A build up of moss or other vegetation on the roof are indicators of lack of maintenance and highlight the existing condition of the roof.

External - Flat Roof

The vast majority of domestic flat roofs consist of timber rafters and a timber 'roof deck'. In reality, flat roofs should not be completely flat, a slight gradient or fall should be built in to a flat roof to ensure drainage and prevent the ponding of water which can lead to more serious issues.

Rafters/Joists

These are most commonly in the form of 225mm x 75mm (9' x 3') floor joists sat on a timber wall plate, which is 'bedded' on mortar mix on to the inner leaf of the building's perimeter wall. Tapered timber firings should be fixed on top of the rafters in order to create sufficient gradient or 'fall' so that water drains freely from the roof.



Roof Deck

This sits on top of the rafters and firings, a 'roof deck' is typically constructed in a suitable timber sheet product such as 18mm plywood or sterling board. Due to its lower cost, in the past chip-board was widely used in many flat roofs, this led to a number of problems and is not acceptable today.

These days a construction method referred to as "Warm Deck" is often used, where insulation is placed directly beneath the decking material on top of the joists and firings. The alternative construction is the traditional "Cold Deck" this is when the insulation is placed between the roof joists (i.e. above the ceiling).

Flat Roof Coverings

Bituminous roof coverings take many forms, examples include; torch applied felts, hot pour and roll felts, self adhesive felts, asphalt. Within these groups there are again many differing grades and quality's.



Key Points for your insurance cover:

- All roofs are exposed to the elements. The pre-existing condition of the roof will determine its ability to withstand adverse weather conditions.
- Flat roofs are unlikely to be affected by one-off events, but layers of roofing felt can easily tear if their edges are not fully bonded. The whole roof can be uplifted by wind if there are insufficient ties.
- A decking board may fail during heavy rainfall, but the integrity of it will have already be compromised by a gradually operating cause either from condensation or ingress of water through a failed joint.

External - Brick Walls

Brick walls are constructed by joining bricks with cement mortar in arrangements called English Bond, Flemish Bond or Rat Trap Bond. These bonds give different external appearances to the wall. All construction systems of brick walls are such devised that vertical cross joints in any layers are staggered. The bricks thus bonded form a solid mass that does not split when the wall is loaded with live loads and dead loads.



Half Brick Wall - This is a single row of bricks laid end to end.



Single Brick Wall - This is two rows of bricks.

Bond: a pattern in which brick is laid

Stretcher: a brick laid horizontally, flat with the long side of the brick exposed on the outer face of a wall.

Header: a brick laid flat with the short end of the brick exposed.

Soldier: a brick laid vertically with the narrow ("stretcher") side exposed.

Sailor: a brick laid vertically with the broad side exposed.

Rowlock: a brick laid on the long, narrow side with the small or "header" side exposed.

Shiner: a brick laid on the long narrow side with the broad side exposed

Mortar: Mixture of sand, cement, lime and water, used to join stones or bricks.

Pointing: Smooth outer edge of mortar joint between bricks, stones etc.

Breeze Block: Originally made from cinders ("breeze") the term now commonly used to refer to various types of concrete and cement building blocks

Coping / Coping Stone: Usually stone or concrete, laid on top of a wall as a decorative finish and to stop rainwater soaking into the wall.



Key Points for your insurance cover:

- Damage to gates, fences and hedges is normally excluded from storm claims as damage is more likely due to wear and tear. You should read your policy documents for more information or contact your insurer.
- Frost damage to brick or block walls is not covered and can cause a wall to be weakened and more vulnerable to storms.
- Brick walls can become unstable due to ground movement, overgrown vegetation or tree roots, these need to be taken into account when assessing the cause of damage.

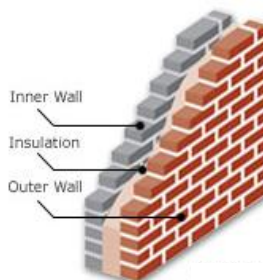
External - Brickwork

Frog: A depression imprinted in the upper surface of a brick, to save clay, reduce weight and increase the strength of the wall. Bricks should always be laid frog uppermost.

Pier: A vertical column of brickwork or other material, used to strengthen the wall or to support a weight.

Lintel: Horizontal structural beam of timber, stone, steel or concrete placed over window or door openings.

Cavity Wall: Standard modern method of building external walls of houses comprising two leaves of brick or blockwork separated by a gap ("cavity") of about 50mm (2 inches).



Rendering: Vertical covering of a wall either plaster (internally) or cement (externally), sometimes with pebbledash, stucco or Tyrolean textured finish, render is also known as Harling in Scotland.

Damp Proof Course: (DPC) Course Layer of impervious material (mineral felt, pvc etc) incorporated into a wall to prevent dampness rising up the wall or lateral dampness around windows, doors etc. Various proprietary methods are available for damp proofing existing walls including "electro-osmosis" and chemical injection.

Corbell: Projection of stone, brick, timber or metal jutting out from a wall to support a weight.

Spalling: This is a result of water entering brick, concrete or natural stone and forcing the surface to peel, pop out or flake off. This is because there is salt in water. Salt pushes outward from the inside. Eventually, spalling can cause crumbling and destruction of a structure.



Damage to brick walls is normally as result of an impact or vandalism, it is very important that as much information as possible is recorded in these instances as very often the damage is caused by a third party and the insurance company will seek to recoup their money from the third party via subrogation.



Key Points for your insurance cover:

- Broken or crumbling mortar/pointing is usually an indication of wear and tear which shows lack of maintenance
- Brick spalling is caused by frost and is not usually covered. You should read your policy documents or check with your insurer.

Internal - Floors

Foundations: These are normally concrete, laid underground as a structural base to a wall - in older buildings may be brick or stone.

Joist: This is a horizontal structural timber used in ceiling and floor construction.

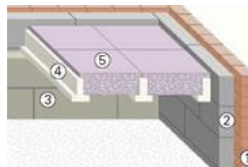
Screed: Final, smooth finish of a solid floor, usually cement, concrete or asphalt.

Chipboard: Also referred to as "particle board". Chips of wood compressed and glued into sheet form. Cheap method of decking to flat roofs, floors

Suspended timber Floor - The general structure consists of 3 layers:

1. The top layer is the floor, which is either chipboard or plank wood laid on the joists and nailed or screwed in place.
2. The central load bearing layer is a series beams or joists, usually wood, which are fixed to walls at each end.
3. A plaster ceiling is fixed to the underside of the joists. This is usually plasterboard sheets screwed in place, with either the joints filled or the whole layer skimmed with plaster. In old houses Lath & Plaster ceilings are often found instead.

Beam & Block Floors - are a suspended flooring system for ground and upper floors. It is suitable for use in both domestic and commercial applications. The floor comprises inverted "T" beams, infilled with standard concrete blocks. The completed floor is grouted with a sand/cement mixture.



Beam and Block Floor

1. Outside Wall 2. Concrete block inner wall 3. Sleeper wall
 4. Concrete beam 5. Concrete block

Concrete Floors - These are normally constructed in layers, the sub-base is usually a layer of compacted hardcore with a thin layer of sand over the top known as *blinding*. There will normally be a sheet of plastic type material known as a DPM (Damp Proof Membrane) fitted before the concrete is poured on top. Reinforced concrete is sometimes used for suspended floors especially in purpose built blocks of flats, this incorporates steel rods which are laid in a framework and set into the wet concrete.



Key Points for your insurance cover:

- Damage due to gradual rises in the water table are not usually covered. You should read your policy documents or check with your insurer.

Internal - Floors

Bitumen-Epoxy: A waterproofing, self-leveling floor screed, approximately 2-5mm thick, used as a damp resistant layer for old floors. This will require a latex screed before the finishing layer is applied.

Cushion Floor: A vinyl floor finish with integral foam.

Latex Self Levelling: A mixture of fine aggregate and liquid rubber poured onto a floor to run and find its own level, thereby filling any small holes or slightly off-level areas. Around 6mm is the maximum workable depth.

Over Boarding: Floorboards are unsuitable for sheet flooring materials, as the joints will show through. This is prevented by over boarding with plywood or hardboard.

Screed: A coarse, washed sand, sometimes granite based and referred to as 'grano', which is mixed with cement when slightly damp and spread over a floor to about 65mm then steel trowelled smooth. The screed may be laid over a concrete floor a day or so after setting and monolithically bonded to the concrete by pouring liquid cement (grout) over as glue.

Thermoplastic: A finishing floor tile of hard vinyl plastic that, in the past, was mixed with asbestos fibre. For this reason, 20-year-old marbled plastic tiles should be treated as suspect and an asbestos test should be carried out..

Damp Proof Membrane (DPM) - Normally a layer of plastic sheeting, laid over the hard-core of a modern building to prevent moisture rising from the ground into the floor structure. Needs to be connected to the DPC in the surrounding walls to be fully effective.

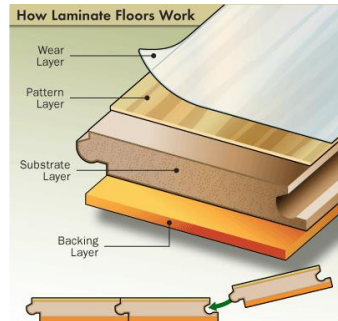


Key Points for your insurance cover:

- If the Marley floor tiles are over 20 years old an asbestos test may be required. To arrange this please contact your insurer or MA Assist

Internal - Floor

Laminate Flooring - Wood effect floors come in a huge range of colours and types. Oak, beech, walnut, maple and bamboo to name a few. The boards are also available in different widths, and with or without a 'v' groove. A 'v' groove is a chamfer on the edge where the boards join, two chamfers form a 'v' shape. Special water resistant boards are available to be laid anywhere that is prone to high humidity levels and changes like bathrooms, kitchens and utility rooms. Laminated materials are those made up of layers glued and joined together such as in beams, or sheet material like plywood.



Parquet Flooring - A flooring traditionally made up of small wooden blocks arranged in a herring-bone or other geometrical pattern. Modern alternatives consist of thinner wooden panels which give the same effect

Vinyl Floor Tiles— Floor tiles that are made from vinyl resins and filler materials to create resilient flooring in assorted patterns and colours.

Floor Tiles—there are many different types, sizes and materials.

Threshold—A narrow finishing piece applied directly on the floor to cover the transition from one room, level or flooring type to another.

Engineered Wood Flooring—Flooring boards manufactured from layers of real hardwood with a plywood backing.

Softwood -Timber sourced from typically evergreen conifer trees. Softwood doesn't refer to the hardness of the timber, some softwoods are harder than hardwoods. 80% of the timber used around the world is softwood.

Hardwood - Not necessarily referring to the hardness of the wood itself, hardwoods are not like softwoods which come from conifer trees. They are usually 'broad leaved' and deciduous. Typical examples commonly used in carpentry and joinery include Oak, Mahogany, Walnut, Teak and others.



Key Points for your insurance cover:

- If there is a threshold strip or closing door between rooms you should only include the floor in the damaged room.
- Some floor tiles usually natural stone will need to be sealed and additional labour time will be needed for this

Internal - Woodwork

Skirting - Also known as baseboards, skirting boards are the decorative mouldings fitted at the bottom of walls. There are many different styles of skirting boards available for example - Ogee - Almost an 'S' shape moulding. Found most commonly on architraves and skirting/baseboards.

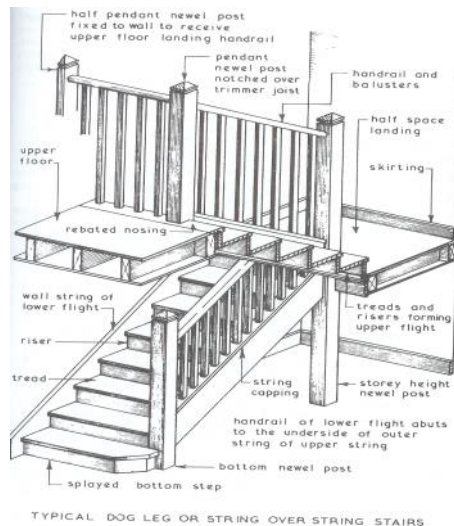
Architrave - A moulding used to surround a door, window, arch or wooden panelling.

Dado Rails - A moulding attached along a wall, about 1 metre (3ft 4in) from the floor, separating the upper and lower areas of the wall. Originally intended to protect the wall from damage by chair backs.

Picture Rails - A moulding positioned along a wall a short distance down from the ceiling, special hooks are then used to hook onto the rail to support pictures and other wall decorations.

Beading - A narrow strip of wood with a half round profile used as an ornamental edging.

Staircase Detail:



Key Points for your insurance cover:

- Gloss to woodwork is not usually covered unless it has been specifically damaged as part of the claim, if skirting's are removed to enable replacement of the floor then gloss work to the skirting only should be included. If you have any doubts you should read your policy documents for more information or contact your insurer.

Internal - Walls

Partition Walls—A partition wall does not contribute to the support structure of the house, it is merely to separate space into multiple rooms, normally plasterboard.

Load bearing wall—A wall which supports the structure of the building above. It should not be removed without professional assistance.

Plasterboard - there are two main tapered or square edge:

- Square edged – normally used where the plasterboard is being skimmed
- Tapered edged – used when the walls are to be dry lined or ceilings are to be artexed

Plaster - Wet types include browning, bonding and renovating plaster, note: Renovating plaster is generally used in flood damaged dwellings, Skim plaster is known as finish or thistle

Render - is a cement mortar mix applied to blockwork/brickwork prior to a plaster skim

Stud Walls—these are usually partition walls made up of a timber or metal framing covered by plasterboard. Damaged sections of timbers can be replaced without affecting the whole wall

Tanking—This is a waterproofing solution using cement mixtures and formulas to waterproof the walls, usually used in cellars.

Damp Proof Course (DPC) - A layer of impervious material inserted towards the base of a wall to stop rising damp. In older buildings, slates were used, more modern practise use mineral felt or PVC. A new DPC can be inserted where necessary, a 'chemical' form of silicone being injected into the walls.



Key Points for your insurance cover:

- It is normal to patch repair damaged walls, you do not need to skim the whole wall when patching as the plaster can be feathered in.

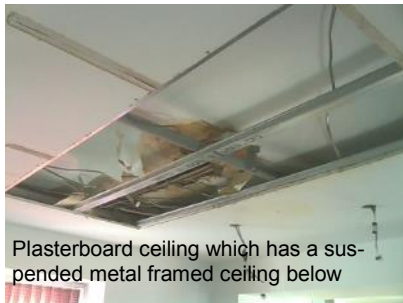
Internal - Ceilings

Lath & Plaster ceilings were very common in houses from late 1800's to 1950's when these are damaged as a result of an escape of water you would normally need to remove the whole ceiling as the existing plaster will de-bond from the laths as the ceiling dries out. Re-instatement of these ceilings is usually done by replacing with a double layer of plasterboard, the reason for this is to bring the ceiling back to the same level as it was previously.

Plasterboard ceilings - damage to plasterboard ceilings can be cut out and a new piece of plasterboard can be patched in and the whole ceiling should be skimmed.

Double boarding to ceilings is required to comply with fire regulations in specific areas such as flats or where there is an integral garage with a living space above it.

Some ceilings have been **over boarded**, the original ceiling may be lath & plaster and the over boarding being plasterboard, you should be aware there may be a layer of artex between the two ceilings which would normally need to be tested for Asbestos prior to removal or any repairs being carried out.



Plasterboard ceiling which has a suspended metal framed ceiling below



Lath & Plaster ceiling over-boarded with plasterboard



Key Points for your insurance cover:

- How much of the ceiling is damaged? If it is only a small area then only a patch repair could be done, not all the ceiling.
- Is all the coving damaged, can it be repaired or patched?

Decoration

Artex - Whilst there are many manufacturers of textured ceiling and wall finishes available, most people associate these with the product name Artex, these finishes are put on as a liquid and then patterned, they are like thick paint when applied.

Coving - This is the curved junction between wall and ceiling and can vary in type and styles including plaster, paper-coated plaster, duropolymer, premium polystyrene, paper-coated polystyrene, basic polystyrene and plaster.

Mist Coat – is a thinned coat of emulsion normally used to either seal old emulsion or used to seal new plaster work prior to applying emulsion.

Caulking – a term used to fill plasterboard joints on bevel edged plasterboard before decorating take place, it is also carried out before artexing over an existing ceiling or wall to flatten the existing pattern, this is used where a patch repair has been carried out.



Key Points for your insurance cover:

- If an Artex finish was applied to the ceiling after 1999 then no Asbestos test is necessary. If it was applied before this date or if you are unsure of the age then a test should be carried out prior to any works taking place.
- Mist coats are only allowed to new plaster or artex

Decoration

Wall Coverings

Sizing - is an thin mixture of water and glue, which is brushed onto absorbent or new walls to seal the surface and prevent absorption. This has been replaced by primer/sealers but the process may still be referred to as sizing.

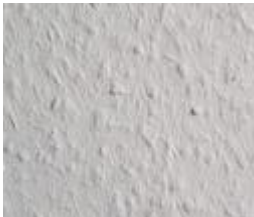
Lining Paper – is normally used where the walls are in poor condition or if a thin wallpaper has been chosen

Woodchip Paper - is a relatively inexpensive wallpaper consisting of small chips of wood (thus the name) on the finished side of a basic paper base. A number of grades of Woodchip paper are available from fine to course. This paper is ideal for hiding small defects in walls/ceiling and is usually finished by applying paint after the paper has fully dried..

Anaglypta Paper - Anaglypta is, in fact, a trade name, but it has become common practice to use it as a generic name for plain embossed patterned papers. They are ideal for hiding defects in walls and are usually finished off with a coat of paint. Other types of paper that are painted over are - Embossed or Blown Vinyl.

Decorative Wall Paper - There are many different types of decorative wall paper available.

Woodchip



Anaglypta



Decorative Paper



Key Points for your insurance cover:

Only areas damaged should be repaired or decorated,

- Are part of the walls emulsioned or wallpapered? Is there a dado or a picture rail that can be used as a cut off point for decorations?
- If the walls are papered with lining paper or woodchip paper there is no need to strip and re-paper the whole room, only the damaged area needs to be replaced, the whole room would normally then be emulsioned.

Heating & Hot Water

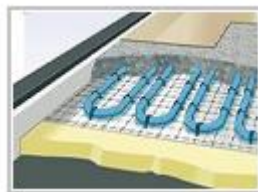
There are three main types of household heating and water systems these include:

- Conventional open vented system (including gravity fed open vented hot water / Radiator system, or vented hot water system with sealed primary and radiator circuit.
- Combination Boiler System (Hot water on demand with sealed radiator circuit - no cylinder or F&E tank required)
- Mains Pressure (unvented) Hot Water System - accompanied by either sealed or open vented radiator circuit.



It is possible to *mix and match* the different systems to some degree. For example, you could have a gravity hot water system which is open vented coupled with a sealed radiator system, or a fully open vented system where hot water and radiator circuit are both vented (albeit separately).

Underfloor heating - is a heating system that is installed under the floor. In a **solid floor** it is laid into a concrete or screeded floor underneath the floor covering which can be wood, stone, tiles, vinyl or carpet. Under a **Suspended floor** the heating system is inserted between the joists or the battens under the floor board which can in turn be covered by any kind of flooring. The pipes can be installed in **floating floors** above an existing solid or wood floor. The pipe is pressed into a preformed heat emitter plate which rests in grooves in the insulation panel of the floating floor. Again, tongue and groove boards are laid atop ready for any kind of flooring to be fitted.



Key Points for your insurance cover:

- When dropping a radiator for decorating purposes, you do not need to drain down the system as the radiator can be isolated and removed.
- Any work carried out to a gas installation such as replacement boilers, gas fires or gas hobs must be done by a registered Gas Safe engineer.

Heating & Hot Water

Plumbing Terminology

Air-Lock - A bubble of air that gets to the top section of piping and cannot be pushed out by the pipe contents and reduces the flow of the content of the pipe.

Compression joint - A copper or stainless steel pipe joint fitting that forms a seal by internally crushing a soft copper ring onto the pipe. Easy to fit and remove, but more expensive, unsightly and bulky than a soldered joint.

Riser - A vertical water pipe carrying the mains water supply.

Balanced Flue - A horizontal gas flue that has concentric tubes, i.e. one inside the other, arranged in this way so that one tube carries out the exhaust fumes and the other brings in the air for combustion. The combustion chamber is thus room-sealed and safe.

Condenser - The outside unit in an air-conditioning system that disperses the waste heat and condenses the gas back to a liquid.

Gravity Fed - A central heating system that does not use pumps but circulates the water by gravity and water expansion.

Indirect Tank - This is the hot water cylinder where the water for basins and baths is heated by a coil of piping inside the cylinder or tank. The coil of piping is connected to the central heating system and acts as a radiator.

Pressured System - A hot water and radiator system that has a sealed pressure vessel to deal with expansion and a safety valve to prevent damage. The advantage is that higher temperatures can be reached, a header tank does not limit the height of radiators and the system can be compact for flats. The system does need special approval from the local council building control.

Split System - A term used to describe comfort cooling, commonly termed "air-conditioning", where the room evaporator and the outside condenser are split and not within a combined unit.

TRV'S - Thermostatic radiator valve. A room temperature sensing valve on a radiator, which locally switches off the radiator at a preset temperature.

Electrics

When the property has been damaged by an escape of water or fire damage the electrical installation within the areas affected should be tested to ensure no damage has occurred.

When multiple rooms have been affected then a full electrical test should be carried out, if only one room or area is affected then a partial check will be sufficient.

For full electrical tests the contractor should provide a PIR - Periodic Inspection Report this will detail what faults there are with the electrical installation at the property, often a number of these faults are due to the existing installation not being compliant with current regulations and are not related to the insured peril.



Fire damaged electrics will require replacement



Key Points for your insurance cover:

- If an existing installation fails a electric check you must differentiate between what is a result of the insured peril and what is due to the age of the installation.
- Some betterment costs will usually be covered if necessary electrical works have to be carried out to comply with building regulation in order to reinstate a property to a pre-loss condition. You should read your policy documents for more information or contact your insurer.

Electric Terminology

Gang - Referred to for 13amp power pints 1 gang = 1 single socket 2 gang = 1 double socket.

Bonding - All metal pipes in buildings must be earthed electrically by linking them all together with wires, which are then connected to earth. This is done to prevent severe electrical shock to persons should the pipes become live through a fault.

Circuit Breaker - A switch that replaces a fuse to protect from electrical overload. If the circuit breaker is activated, pushing in the button can reset it but the reason for activation should always be investigated, especially if there is a repeat.

Consumer Unit - The panel beside the meter on the consumer side of the meter, which contains fuses or circuit breakers.

Earth Leakage - This has the same function as RCD in cutting the power if minute currents are detected.

Flex - Cable where the electrical conductor core is made up of many fine strands instead of the single wire as in twin and earth.

Fuse - The thin wire in a carrier which protects an electrical circuit. Fuses occur as a cartridge or loose wire.

RCD - Residual current device or breaker on the board beside the main fuses or circuit breakers. This can also be a local device switch as a socket or plug-in. The device monitors the earth and if it finds any current which has crossed from the live side, it switches off the power in a split second, thereby protecting persons from electrical shock.

Ring - The power circuit to sockets is found in the form of a wire looped from socket to socket and back to the circuit breaker to save on wire. This is known as a ring.

Two Way - The arrangement of two switches, which are linked so that either can switch a



Key Points for your insurance cover:

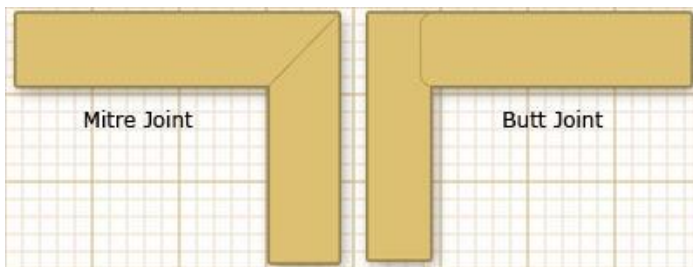
- The most common reason for a property failing an electrical check is due to the existing installation not complying to current regulations such as earth bonding being required - this is not a result of the peril and is considered betterment, therefore it is usually the policy holders responsibility to have the required works done.

Kitchens

When damaged units are being removed worktops need to be removed to facilitate, if the worktops are mitred together then they cannot be removed with damage and new worktops will need to be fitted.

Mitre Joint - A joint where the two parts are each cut at 45 degrees so that they make a neat right angle.

Butt Joint - An end to end joint between two pieces of timber.



If there is only damage to the carcasses; it may be possible to use the original doors. This will save time and money.

Damage to tiles caused by the removal of worktops/sanitary ware only the first 2 rows are covered, 2m².

Key Points for your insurance cover:

- Kitchen floors often stop just past the plinth and do not run wall to wall therefore you must check the quantity and only allow removal of base units if there is evidence the flooring runs underneath.
- If a unit is damaged but the doors are not we should only replace the unit and fix the existing doors to the new unit - this helps minimise matching issues for the policy holder.

Kitchens

Cornice - This is a decorative finish that fits to the top of the wall units.

Pelmet - This is a decorative finish that fits to the underneath of the wall units.

Plinth / Kick Board - This is the board that fits underneath the base unit and normally clips onto the legs of the unit.

Uprstand - This is usually the same material as the worktop and sits at the back of the the worktop against the wall instead of tiles.

Splash Backs - This can refer to either tiles, upstand or stainless steel sheets that are placed either behind the hob or sink and prevent water or hot liquids damaging the wall.

Integrated Appliances - these appliances fit into a cupboard unit in a fitted kitchen.

Free Standing Appliances - these are usually fridges, freezers, washing machines, tumble driers and sometimes cookers, the stand on the floor under the units or to the side and are not fitted into a unit.

N.B Butt & scribe joint not a joint connector

Minimum tiling between units

No radiators or skirting



Bathrooms

Sanitary Ware - This is the actual bathroom fittings i.e. the wash hand basin, the toilet, the bidet or the bath.

Baths / Shower Trays

Always check the condition of the seal around the bath or shower tray as this is prone to wear and tear and needs to be maintained by the policy holder.



No silicone seal left around bath, grout in poor condition this would lead to long term damage



Example of long term water damage for failed seals around shower tray



Correctly sealed bath

There are many different styles, sizes and shapes of baths and shower trays available



Key Points for your insurance cover:

- When an item of sanitary ware is damaged only the damaged item is replaced not the whole suite, this is covered under the matching items clause. You should read your policy documents for more information or contact your insurer.
- Mould is a good indication of an ongoing issue due to a gradually operating cause such as poor seals or grouting.

Bathrooms

Different types of WC



Plumbing terminology related to bathrooms:

Anti -Vacuum - A one-way valve, which allows air into a drainage system, found by a basin or at the top of an internal soil pipe to balance pressures and prevent the water in U-bends being sucked out.

Back-Siphon - Sometimes if a plug of water is travelling down a drain, it will act as a piston and lower the pressure behind it, pulling out the water in U-bends. This is known as a back-siphon.

Down Pipe - The soil pipe that rises vertically through a house from the drainage connecting toilets, baths and basins.

P Trap - The toilet waste outlet, which passes horizontally into the drainage system.

S Trap - The toilet waste outlet that passes vertically downwards into the drainage system.

U Bend - A U-shaped pipe system, which maintains a residual amount of the waste water to prevent, smells from the drains coming back into the house.

MA Assist Limited
9a Alton House Office Park
Gatehouse Way
Aylesbury
Buckinghamshire
HP19 8XU