

Inspection Report

Provided By



SURE Services Group Pty Ltd

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Property Address



Report Information

Client Information

Client Name

Client Email

Inspection Information

Report/Agreement #

Inspection Date:

Inspection Time:

Insurance Event Inspection

The Inspection: This Insurance Event Inspection report complies with Australian Building Standards AS 4349.0-2007 Inspection of Buildings: General Requirements. The purpose of the inspection is to identify defects and safety hazards caused by an insurance event at the property at the time of the inspection.

Special Requirements: Unless stated otherwise in the report, it is acknowledged that there are no special requirements placed on this inspection that are outside the scope of the abovementioned Australian Standard.

Inspection Agreement: This report is subject to the terms, scope, description and limitations of the inspection agreement that was entered into prior to the inspection being performed. (Note: This agreement may have been entered into by your solicitor/conveyancer or other agent). If you are unsure in any way as to how that inspection agreement impacts this inspection and report, please seek clarification prior to committing to the property. The agreement can be reviewed here: surebuildinginspections.au/terms-conditions

Changes to the Inspection Agreement: Unless stated otherwise in the report, it is acknowledged that if any inspection agreement is in place in respect to this inspection, no changes have been made between the scope of the pre-inspection agreement and the scope of this inspection report.

Please read the entire report. Refer to the terms & conditions as they form part of the report.

Areas to be Inspected and Restrictions

The specific areas inspected shall be as defined in the "Scope of Inspection" section. These areas could not be pre-determined due to investigation steps potentially requiring access to nearby areas.

Visual Inspection Only

Unless otherwise agreed, this is a visual inspection only limited to those areas and sections of the property fully accessible and visible to the inspector on the date of inspection. The inspection did not include breaking apart, dismantling, removing or moving objects including, but not limited to, foliage, mouldings, roof insulation/ sisalation, floor or wall coverings, sidings, ceilings, floors, furnishings, appliances or personal possessions. The inspector cannot see inside walls, between floors, inside skillion roofing, behind stored goods in cupboards and other areas that are concealed or obstructed. The inspector did not dig, gouge, force or perform any other invasive procedures. The property owner must provide written permission for invasive inspection to take place.

Very Important Note

In the event that areas where access could not be gained e.g. locked areas or rooms where physical access could not be gained, defects may be present but not seen. Access should be provided and a follow up or re-inspection should be undertaken.

Utility Services

Utility services (water, gas, electricity) connected to the property on the date of inspection allow for testing of connected items (e.g. taps, lights, stove, etc). Disconnected utility services will prevent the inspector fully assessing affected items, whereby it is strongly recommended to re-connection of the affected utility to allow for testing (where applicable to the scope of inspection).

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Summary Of Minor Defects

Below Is A Summary Of Defects Other Than Major Defects.
You should not rely on the summary only. Please read the entire report.

Section	Location	Name	Comment
INSURANCE EVENT	Insurance Event Summary	Defect Location	Owner has reported that when it is raining there is leaking from the roof in two locations in the patio area.
INSURANCE EVENT	Insurance Event Summary	Defect Summary	At the downpipe gutter junction the sealant needs to be added to seal the gutters to full their full height. 1. Tiles need to be lifted to gain access to the junction areas to both downpipes. 2. Seal the downpipe/gutter junction so that sealant is water proofing the gutters to their full height. 3. Keep debris from collecting in gutters with the installation of gutter guards or regular maintenance and cleaning.
INSURANCE EVENT	Insurance Event Summary	Defect Summary	Replace broken title.
INSURANCE EVENT	Insurance Event Summary	Defect Cause	Modifying the gutters to 'box' style may help with the distribution of the water in the area where the current gutters are unable to cope.
PROPERTY AND INSPECTION INFORMATION	Scope of Inspection	Job Description	The inspection was completed to investigate whether the current gutters which are overflowing when raining and flooding the patio area with the additional downpipe, can be modified for improvement of this situation. Recommendations: Engage with a roofing contractor for advice and installation of a modified system.

INSURANCE EVENT

Insurance Event Summary

Defect Location

Owner has reported that when it is raining there is leaking from the roof in two locations in the patio area.



Defect Summary

At the downpipe gutter junction the sealant needs to be added to seal the gutters to full their full height.

1. Tiles need to be lifted to gain access to the junction areas to both downpipes.
 2. Seal the downpipe/gutter junction so that sealant is water proofing the gutters to their full height.
 3. Keep debris from collecting in gutters with the installation of gutter guards or regular maintenance and cleaning.
- Replace broken title.





Defect Cause

Modifying the gutters to 'box' style may help with the distribution of the water in the area where the current gutters are unable to cope.

The installation of gutter guards would ensure gutters are kept clear of debris from nearby trees.





Health and Safety

Health and safety risks have been created as a result of the insurance event. The addition of another downpipe results in the patio area being flooded when raining.

Defect Recommendation

Engage with a roofing specialist for advice and installation of an upgrade to the current setup.

PROPERTY AND INSPECTION INFORMATION

Weather at Inspection Area

Weather Conditions

The weather was overcast but dry at the time of the inspection.

Property Information

Direction House Faces

The dwelling faces North for the purposes of this inspection report.

Building Type

The structure is a residential house.

Construction Type

The structure is of full (Double) brick construction.

Roof Cladding

Tile roofing.

Roof Design

The roof is a pitched roof design.

Footings Type

Slab on ground construction.

Storeys

Single level dwelling.

Property Occupied

The property was occupied.

People Present

The Client was present.

Access and Restrictions

Areas Where Access Should be Gained

Yes all areas were accessed. Please read the report in its entirety

Inspected Areas

Roof Exterior and the removal of tiles to the affected area.

The Following Further Inspections are Recommended

When engaging with the roofing contractor, make sure after the modifications have been installed that they actually work.

Scope of Inspection

Job Description

The inspection was completed to investigate whether the current gutters which are overflowing when raining and flooding the patio area with the additional downpipe, can be modified for improvement of this situation.

Recommendations: Engage with a roofing contractor for advice and installation of a modified system.

TERMS AND CONDITIONS

In relying upon this report you should read and understand the following important information in conjunction with our inspection agreement Terms and Conditions:
surebuildinginspections.au/terms-conditions

IMPORTANT INFORMATION

Important information regarding the scope and limitations of the inspection and this report. Any person who relies upon the contents of this report does so acknowledging that the following clauses, which define the scope and limitations of the inspection, form an integral part of the report. An estimate of the cost of rectification of defects is outside the scope of Australian Standard AS 4349 and does not form part of this report. If the property inspected is part of a Strata or Company Title, then the inspection is limited to the interior and the immediate exterior of that particular residential dwelling. The inspection does not cover common property. Where a report is ordered on behalf of a **CLIENT** it is assumed that the terms and condition and Pre Inspection Agreement have been fully explained to the **CLIENT** by the person or company ordering the report.

Limitations: This report is limited to a visual inspection of areas where safe and reasonable access is available and access permitted on the date and at the time of inspection. The Inspection will be carried out in accordance with the agreed scope of inspection. The purpose of the inspection is to provide advice to the owner regarding the condition of the property for this purpose at the date and time of inspection. Areas for Inspection shall cover all safe and accessible areas. This report is limited to (unless otherwise noted) the main structure on the site and any other building, structure or outbuilding within 30m of the main structure and within the site boundaries including fences.

Safe and Reasonable Access: Only areas to which safe and reasonable access is available were inspected. The Australian Standard AS4349.1 or AS4349.0 defines reasonable access as "areas where safe, unobstructed access " is provided and the minimum clearances specified below are available, or where these clearances are not available, areas within the inspectors unobstructed line of sight and within arms length. Reasonable access does not include removing screws and bolts to access covers. Reasonable access does not include the use of destructive or invasive inspection methods and does not include cutting or making access traps or moving heavy furniture, floor coverings or stored goods.

Roof Interior- Access opening 400 x 500 mm - Crawl Space 600 x 600mm - Height accessible from a 3.6m ladder.

Roof Exterior- Must be accessible from a 3.6m ladder placed on the ground.

1) NOT A CERTIFICATE OF COMPLIANCE: This report is not an all-encompassing report dealing with the building from every aspect. This report is not a certificate of compliance with the requirements of any act, regulation, ordinance or by-law. It is not a structural report. Should you require any advice of a structural nature you should contact a structural engineer.

2) VISUAL INSPECTION: This is a visual inspection only limited to those areas and sections of the property safe that are fully accessible safe to access and visible to the inspector on the date of inspection.

2A) Please refer to each individual area regarding sections that were incapable or being inspected. Please acknowledge the following. Where a complete inspection of some areas listed through the report may not have been physically possible (due to but not limited to storage, furniture, beds, personal belongings in cupboards and/or wardrobes, the 2nd storey roofing, gutters, fascia, flashings and the like, low clearance in sub-floor or roof void areas, ducts and deep insulation

restricting access in roof voids, sub-floor restrictions including plumbing, ducts, low clearance, no access doors or access doors too small and the like) then it follows that defects, timber pest activity and/or damage may exist in these areas. To adequately inspect these restricted areas, ducts and floor boards may need to be removed, furniture moved, cupboards and wardrobes emptied which will be difficult to carry out. This will obviously be difficult to carry out due to time restrictions and permission would need to be obtained from the property owner.

2B) Entering attics or roof voids that are insulated can cause damage to the insulation and attic framing. Attics with deep insulation cannot be safely inspected due to limited visibility of the framing members upon which the inspector must walk. In such cases, the attic is only partially accessed, thereby limiting the review of the attic area from the hatch area only. Inspectors will not crawl the attic area when they believe it is a danger to them or that they might damage the attic insulation or framing. There is a limited review of the attic area viewed from the hatch only in these circumstances.

2C) The roof covering will not be walked upon if in the opinion of the inspector it is not safe to do so. Generally issues that prevent roof access include, access height over 3 metres, steep pitch, wet/slippery surfaces, deteriorated covering. Not being able to walk a roof significantly limits our inspection, which can result in hidden defects going undetected. The overall condition of the roofing and its components is an opinion of the general quality and condition of the roofing material. The inspector cannot and does not offer an opinion or warranty as to whether the roof leaks or may be subject to future leakage. This report is issued in consideration of the foregoing disclaimer. The only way to determine whether a roof is absolutely watertight is to observe it during a prolonged rainfall. Many times, this situation is not present during the inspection. We offer no guarantee that the roof cladding or roof components such as flashing will not leak in the future.

2D) Limitations to the exterior inspection this is a visual inspection limited in scope by (but not restricted to) the following conditions: A representative sample of exterior components was inspected rather than every occurrence of components. The inspection does not include an assessment of geological, geotechnical, or hydrological conditions, or environmental hazards. Screening, shutters, awnings, or similar seasonal accessories, fences, recreational facilities, outbuildings, seawalls, break-walls, docks, erosion control and earth stabilization measures are not inspected unless specifically agreed-upon and documented in this report. Please note. If any wall cracking/cracks/openings are found at this dwelling, we cannot offer any guarantee that any visible wall cracks will not widen or lengthen over time or in the future as this is impossible to predict. We strongly recommend you contact a practicing structural engineer for further advice.

2E) Timber framed windows can bind or stick. This can be seasonal due to the fluctuation in moisture content in timber. If binding or sticking continues a carpenter may require adjustments. Binding windows is not normally a major defect, however in some circumstances binding windows and doors can be directly related to some differential footings settlement. If any timber fungal decay on frames or deteriorated putty seals is noted, the consultant will not attempt to operate windows due to potential damage. Windows that are sticking, binding or paint stuck will also not be forced open. Water leaks to windows and surrounds cannot be determined in the absence of rain.

2F) Internal Inspections. Carpets and or other floor coverings, cupboards/cabinets, joinery, finishes and fittings, normally obstruct inspection to the upper-side of flooring. Defects or timber pest damage may be present and not detected in areas where inspection was limited, obstructed or access was not gained. The condition of walls behind wall coverings, panelling and furnishings cannot be inspected or reported on. Only the general condition of visible areas is included in this inspection. Where fitted. Wood burning and other forms of fireboxes are outside the scope of this inspection.

2G) Cracking of Building Elements: Regardless of the type of crack(s) the inspector carrying out a visual inspection is unable to determine the expected consequences of the cracks. As a crack on the day can be 1mm wide but may have the potential to develop over time into structural problems for the home owner resulting in major expensive rectification work.

Information required to determine the consequences of a crack:

Nature of the foundation material on which the building is resting

- a) The design of the footings
- b) The site landscape and topography
- c) The history of the cracks

All these factors fall outside the scope of this inspection. However the information obtained from the items above are valuable in determining the expected consequences of the cracking and any remedial work.

Cracking Categories:

Cracking is also categorized into the following 5 categories with a description of typical damage and required repairs:

0-Hairline cracking, less than 0.1mm,

1-Fine cracks that do not need repair, less than 1.0mm,

2-Noticeable cracks, yet easily filled 1mm - 5.0mm,

3-Cracks that can be repaired and possibly some of the wall sections will need to be replaced.

Weather tightness can be impaired, 5.0mm -15.0mm,

4-Extensive repair works required involving breaking out and replacing these sections. Walls can become out of plumb and fall and causes reduced bearing capacity, 15.0mm - 25.0mm.

IMPORTANT: Regardless of location or size If cracks have been identified then a structural engineer is required to determine the significance of the cracking.

2H) Important Note: Where any elevated structure (deck, balcony, veranda etc.) is present, and this elevated structure is designed to accommodate people, you must have this structure checked by an engineer or other suitably qualified person. You should also arrange annual inspections of the structure by an engineer or other suitably qualified person to ensure any maintenance that may become necessary is identified. Care must be taken not to overload the structure. Nothing contained in this inspection should be taken as an indicator that we have assessed any elevated structure as suitable for any specific number of people or purpose. A qualified engineer can only do this. For the purpose of this report, the structure includes elevated decks; verandas, pergolas, balconies, handrails, stairs and childrens play areas. Where any structural component is concealed by lining materials or other obstructions, these linings or obstructions must be removed to enable an evaluation to be carried out by an appropriately qualified person.

3) CONCEALED DEFECTS: This report does not and cannot make comment upon: Defects that may have been concealed the assessment or detection of defects (including rising damp and leaks) which may be subject to the prevailing weather conditions whether or not services have been used for some time prior to the inspection and whether this will affect the detection of leaks or other defects e.g. In the case of shower enclosures and bath tubs, the absence of any leaks or dampness at the time of the inspection does not necessarily mean that the enclosure will not leak after use) the presence or absence of timber pests; gas-fittings; common property areas; environmental concerns; the proximity of the property to flight paths, railways, or busy traffic; noise levels; health and safety issues; heritage concerns; security concerns; fire protection; site drainage (apart from surface water drainage); swimming pools and spas (non-structural); detection and identification of illegal building work; detection and identification of illegal plumbing work; durability of exposed finishes; neighbourhood problems; document analysis; electrical installation; any matters that are solely regulated by statute; any area(s) or item(s) that could not be inspected by the consultant.

4) NO GUARANTEE: Accordingly this report is not a guarantee that defects and/or damage do not

exist in any inaccessible or partly inaccessible areas or sections of the property. Such matters may upon request be covered under the terms of an invasive inspection report.

5) SWIMMING POOLS: Swimming pools/spas are not part of the standard building report under as4349.1-2007 and are not covered by this report. We strongly recommend a pool expert should be consulted to examine the pool and the pool equipment and plumbing as well as the requirements to meet the standard for pool fencing. Failure to conduct this inspection and put into place the necessary recommendations could result in finds for non-compliance under the legislation.

6) SURFACE WATER AND DRAINAGE: The retention of water from surface run off could have an effect on the foundation material which in turn could affect the footings to the house. Have water directed away from the house or to storm water pipes by a licensed drainage plumber. The general adequacy of site drainage is not included in the standard property inspection report. Comments on surface water drainage are limited as where there has been either little or no rainfall for a period of time; surface water drainage may appear to be adequate but then during periods of heavy rain, may be found to be inadequate. Any comments made in this report are relevant only to the conditions present at the time of inspection. It is recommended that a smoke test be obtained to determine any illegal connections, blocked or broken drains.

7) SHOWER RECESSES: All Shower areas are visually checked for leakage, but leaks often do not show except when the shower is in actual long-term use. Determining whether shower areas, bath/shower surrounds are watertight is beyond the scope of this inspection. It is very important to maintain adequate sealing in the bath areas. Very minor imperfections can allow water to get into the wall or floor areas and cause damage. Adequate and proper ongoing maintenance will be required in the future. Tests may be made on shower recesses to detect leaks (if water is connected). The tests may not reveal leaks or show incorrect waterproofing if silicone liquid or masonry sealant has been applied prior to the inspection. Such application is a temporary waterproofing measure and may last for some months before breaking down. The tests on the shower recesses are limited to running water within the recesses and visually checking for leaks as showers are only checked for a short period of time, prolonged use may reveal leaks that were not detected at the time of inspection. No evidence of a current leak during inspection does not necessarily mean that the shower does not leak.

8) GLASS CAUTION: Glazing in older houses (built before 1978) may not necessarily comply with current glass safety standards AS1288. In the interests of safety, glass panes in doors and windows especially in traffic-able areas should be replaced with safety glass or have shatterproof film installed unless they already comply with the current standard.

9) STAIRS AND BALUSTRADES: Specifications have been laid down by the National Construction Code Section 3.9 covering stairs, landings, balustrades to ensure the safety of all occupants and visitors in a building. Many balustrades and stairs built before 1996 may not comply with the current standard. You must upgrade all such items to the current standard to improve safety.

10) RETAINING WALLS: Where retaining walls are more than 700mm high these wall/s should have been installed with engineering design and supervision. Walls found on the site were not assessed and the performance of these walls is not the subject of a standard property report and should be further investigated with regard to the following items, adequate drainage systems, adequate load bearing, correct component sizing and batter.

11) ROOMS BELOW GROUND LEVEL: If there are any rooms under the house or below ground level (whether they be habitable or non-habitable rooms), these may be subject to dampness and

water penetration. Drains are not always installed correctly or could be blocked. It is common to have damp problems and water entry into these types of rooms, especially during periods of heavy rainfall and this may not be evident upon initial inspection. These rooms may not have council approval. The property owner should make his or her own enquiries with the Council to ascertain if approval was given.

12) ASBESTOS DISCLAIMER: No inspection for asbestos was carried out at the property and no report on the presence or absence of asbestos is provided.

13) MOULD (mildew and non-wood decay fungi) disclaimer: Mildew and non-wood decay fungi is commonly known as mould. However, mould and their spores may cause health problems or allergic reactions such as asthma and dermatitis in some people. No inspection for mould was carried out at the property and no report on the presence or absence of mould is provided.

14) MAGNESITE DISCLAIMER: No inspection for Magnesite flooring was carried out at the property and no report on the presence or absence of Magnesite flooring is provided. You should ask the owner whether Magnesite flooring is present and/or seek advice from a structural engineer.

15) ESTIMATING DISCLAIMER: No estimate is provided in this report. We strongly recommend you obtain quotes for repairs from licensed tradesman.

16) DISCLAIMER OF LIABILITY: No liability shall be accepted on an account of failure of the report to notify any problems in the area(s) or section(s) of the subject property physically inaccessible for inspection, or to which access for inspection is denied by or to the inspector (including but not limited to or any area(s) or section(s) so specified by the report) Compensation will only be payable for losses arising in contract or tort sustained by the client named on the front of this report. Compensation is limited to the price of the report initially paid by the claimant named in the report as the "CLIENT"

17) DISCLAIMER OF LIABILITY TO THIRD PARTIES: Compensation will only be payable for losses arising in contract or tort sustained by the Client named on the front of this report. Any third party acting or relying on this Report, in whole or in part, does so entirely at his or her own risk.

18) COMPLAINTS PROCEDURE: In the event of any dispute or claim arising out of, or relating to the Inspection or the Report, You must notify Us as soon as possible of the dispute or claim by email, fax or mail. You must allow Us (which includes persons nominated by Us) to visit the property (which visit must occur within twenty eight (28) days of your notification to Us) and give Us full access in order that We may fully investigate the complaint. You will be provided with a written response to your dispute or claim within twenty eight (28) days of the date of the inspection. If You are not satisfied with our response You must within twenty one (21) days of Your receipt of Our written response refer the matter to a Mediator nominated by Us from the Institute of Arbitrators and Mediators of Australia. The cost of the Mediator will be borne equally by both parties or as agreed as part of the mediated settlement.

In the event You do not comply with the above Complaints Procedure and commence litigation against Us then You agree to fully indemnify Us against any awards, costs, legal fees and expenses incurred by Us in having your litigation set aside or adjourned to permit the foregoing Complaints Procedure to complete.

Contact the inspector: Please feel free to contact the inspector who carried out this inspection. Often it is very difficult to fully explain situations, problems, access difficulties, building faults or their importance in a manner that is readily understandable by the reader. Should you have any difficulty in understanding anything contained within this report then you should immediately contact the inspector and have the matter explained to you. If you have any questions at all or

require any clarification then contact the inspector prior to acting on this report.

The Inspection and Report was carried out by: Gary Wilkes

Contact the Inspector on: 1300 787 327

For and on Behalf of: SURE Services Group Pty Ltd

