BLP BUILDING DEFECTS INSURANCE

BLP Latent Defects Insurance
Technical Assurance Methodology

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Every BOPAS approved building system will…

…have a BLP Durability & Maintenance Assessment that confirms a minimum of 60 year service life with no disproportionate maintenance

…have been confirmed as acceptable by BLP for provision of housing warranty insurance / defects insurance: BLP**SECURE** and BLP**SECUREPLUS** (includes component cover) - subject to scheme specific checks

…have been accredited by Lloyds Register for process & control

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Confidence in the system

So surveyors, valuers, lenders and purchasers can be confident about the long term durability of the system and safe in the knowledge that at least one warranty provider will provide cover (will not preclude other providers)

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Built off-site in 1942/3

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SIPP's panel systems

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Insulated concrete formwork systems

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Timber frame ++

Even ‘traditional’ timber frame is into a period of change as designers respond to the sustainability agenda

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Modular construction

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Every major component made in Germany and shipped to UK

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Modern green oak frame prefabricated in a factory

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Guess the “modern method”…

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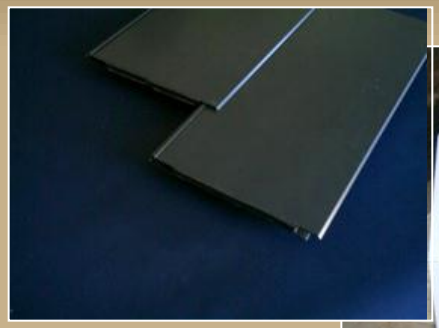
All the bits…



- Endothermic tile plank & clips
- Ridge tile & Verge trims
- Sprayed foam insulation
- Flexible hoses & clips
- Expansion vessel
- Solar energy processor
- Buried Thermal store (hot) & Thermal store (cold)
- Heat transfer fluid (antifreeze)
- Remote control panel
- + HWC and all the usual heating and hot water systems

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The methodology

BLP does not publish its own standards; it draws on the profusion of existing industry standards embraced in:

- Approved Documents
- British Standard's & Codes of Practice
- BRE Reports and Papers
- Trade Association Best Practice Guidance
- 3rd Party Certifications etc.

We have to maintain a technical risk management system designed **to handle whatever comes along**.

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Maintenance

Need to distinguish between what can be maintained and what is beyond normal maintenance (“disproportionate”)

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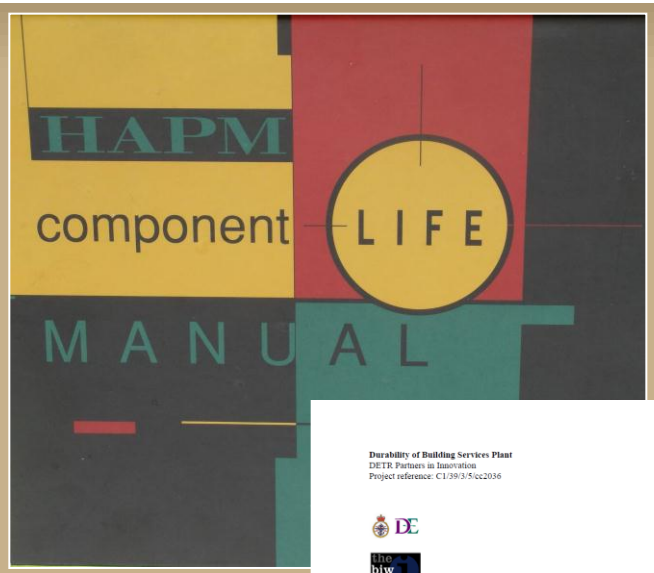
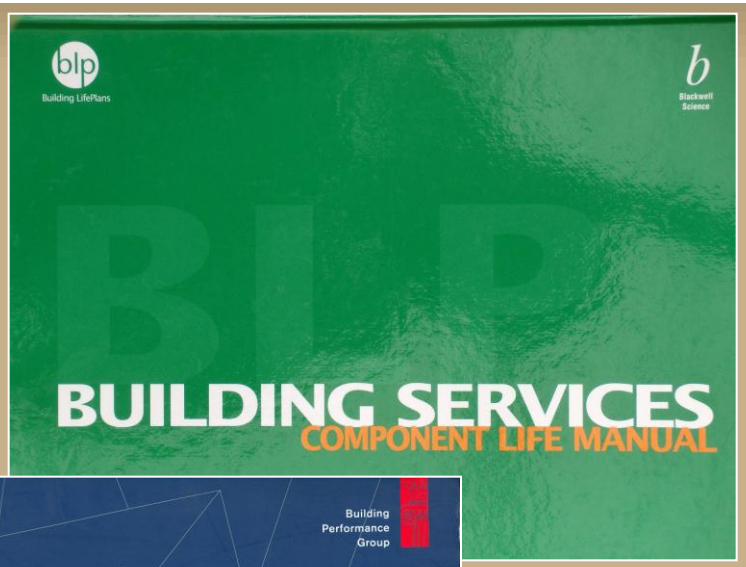
20 years of research





Durability & Maintenance Schedule example

Heat pump systems - Ground source heat pumps - Component life 10 years

Maintenance requirements and frequency:

Inspection and servicing	1 yearly
Replace component parts as necessary	3 yearly

Ground collector system - plastics pipework - Component life 50 years

Maintenance requirements and frequency:

Nil

Underfloor Heating Pipework - Plastics and metal composite - Component life 30 years

Multi-layer composite pipe comprising inner and outer layers of high density cross-linked polyethylene (X-PE or PEX) to BS 7291–1 & –3, bonded to a central welded aluminum pipe.

Maintenance requirements and frequency:

Nil

Solar Water Heating Panels Panel systems - Component life 25 years

Glass evacuated tube solar collector. Corrosion resistant collector components: stainless steel, aluminum or copper alloys. System to BS EN 12976

Maintenance requirements and frequency:

Annual inspection, servicing and maintenance	1 yearly
Allowance for minor repairs	5 yearly

ELEMENTS

Foundations
Basements
Ground Floors
Structural Frames
External Walls – Loadbearing Masonry
External Wall Claddings
Curtain Walling and Rainscreens
Windows and External Doors
Pitched Roofs
Heat Sources
Lifts, Stairlifts and Hoists
Fire Protection
Controls

COMPONENT TYPE

Slate and Tile Coverings
Fully Supported Coverings
Flashings
Valley Linings
Ceiling Joists
Purlins
Trussed Rafters

COMPONENT SUBTYPE

Clay Tiles
Concrete Tiles
Metal Multi Tiles
Resin Based Slates

COMPONENT CLASS

A1 - Hand made plain tiles to BS 402
B1 - Hand or machine made clay tiles, not to BS 402, with BBA Certificate

PRODUCT

Eternit Clay Tiles - Canterbury Collection Ashurst - WT113

ACTIVITY REVIEW (REHAB ONLY)

Activity

New

Replace

Retain; lift and relay

Retain; secure slipped tiles/slates

Retain; local replacement

Retain; improve water shedding at eaves

Retain; add perimeter/edge fixing

Retain: without repairs

Remove

COMPONENT IDENTIFICATION AND LIFING

Element

Component type
Component subtype
Component class
Product

Reference Service Life
Green Rating
Energy Costs

Adjustment Factors

Marine Environment	-5 years
Industrial Environment	-5 years
Polluted Environment	-5 years

Condition (Rehab only)

As New
Part worn
Replacement Required
Assumed

Lifing Rules

Insurance Life

Maintenance Requirements

Repaint every 5 years
Restain every 3 years

DESIGN AND WORKMANSHIP CHECKS

Design

Subject
'Suitability of covering to exposure'

Statement
'The proposed headlap and roof pitch are (not) suited to the exposure of the site'

Auditor's Notes
'The statement above refers to…'

Workmanship

Category
'Tiling or slating'

Subject
'Hogging at separating wall'

Statement
'Tiles or slates are (not) hogging at separating wall, where fire breaks provided'

Auditor's Notes
'The statement above refers to…'

Functionality

Health and Safety

CACTUS STRUCTURE

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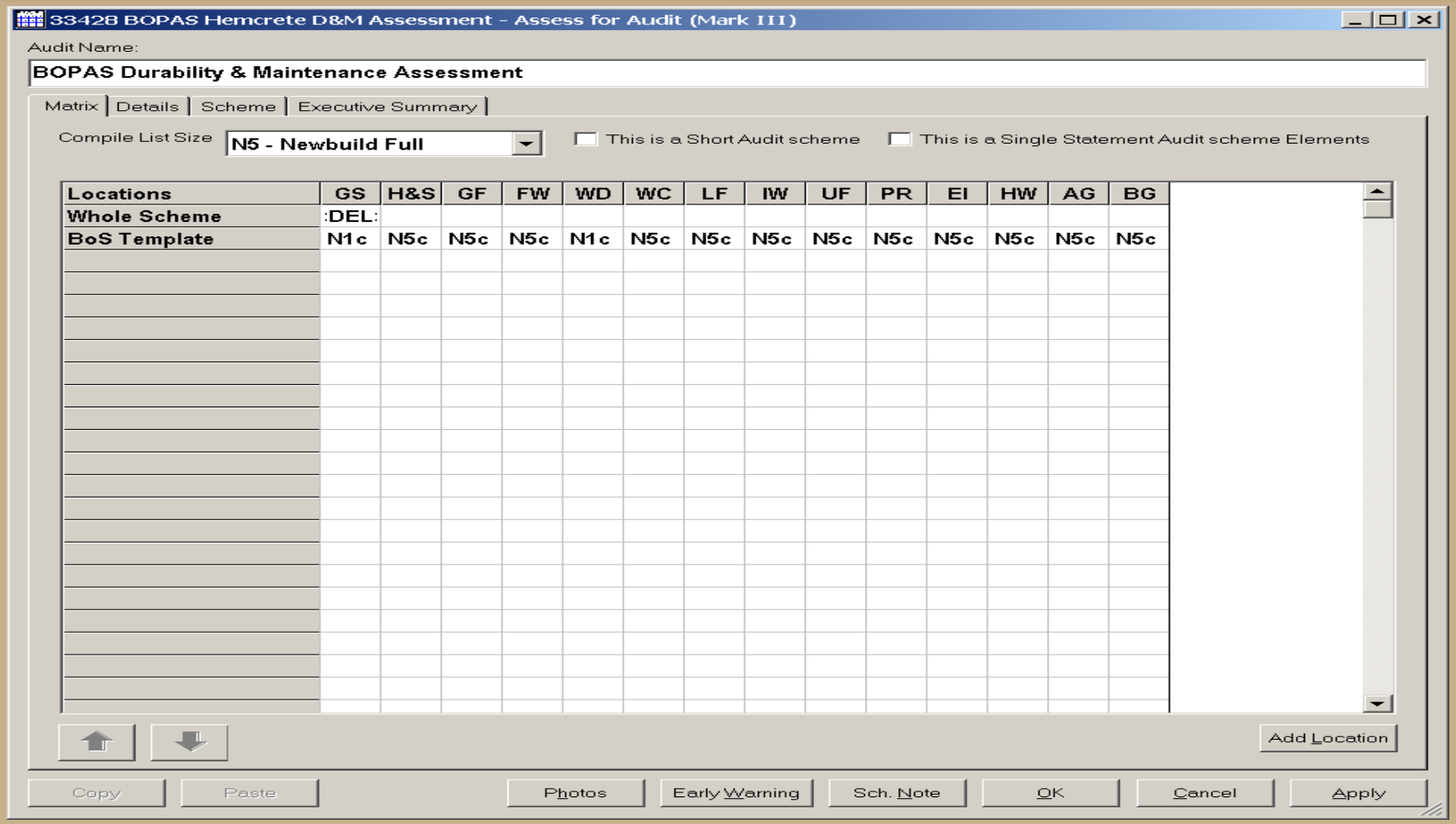
Structure of the ‘template technical audit’



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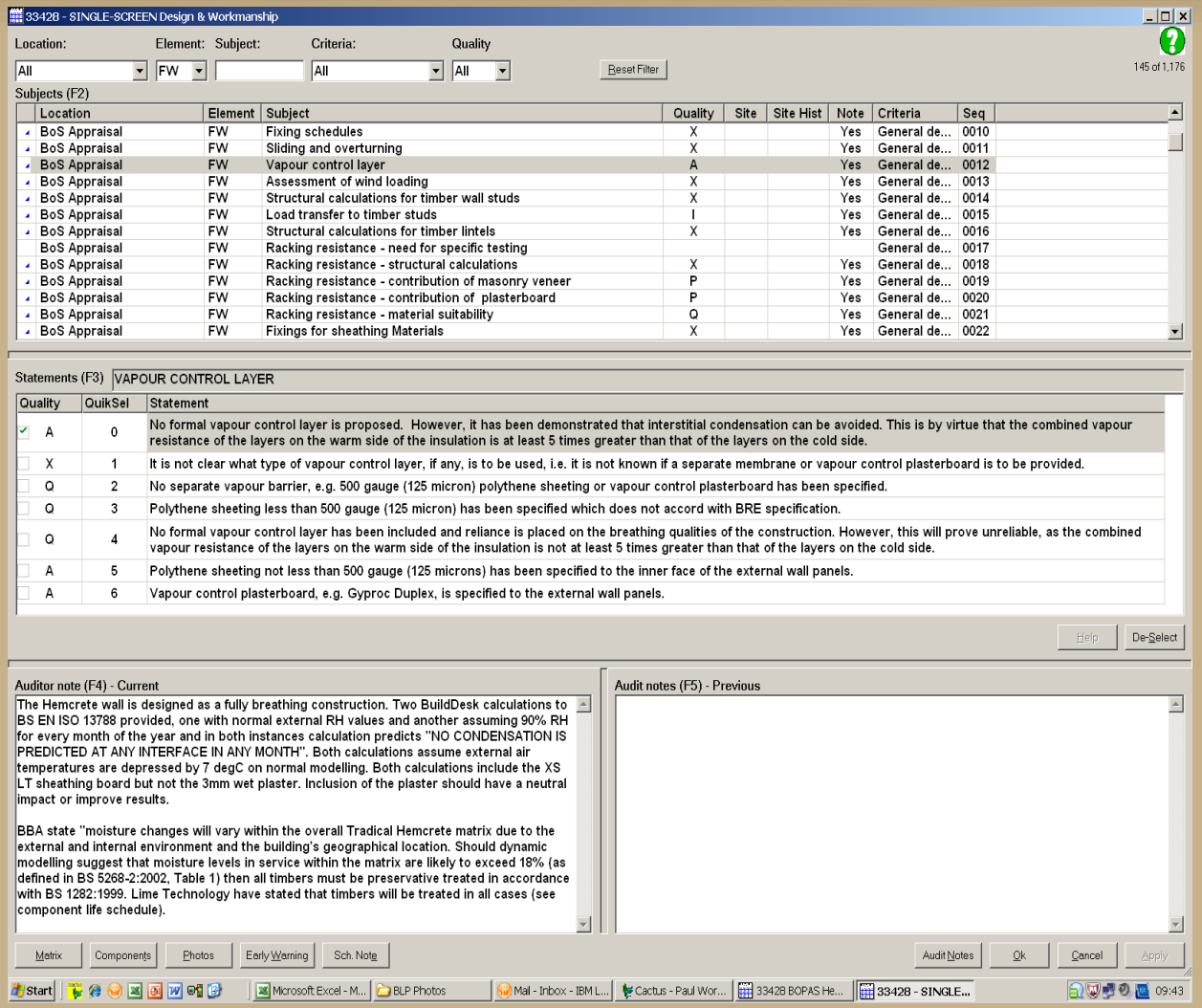
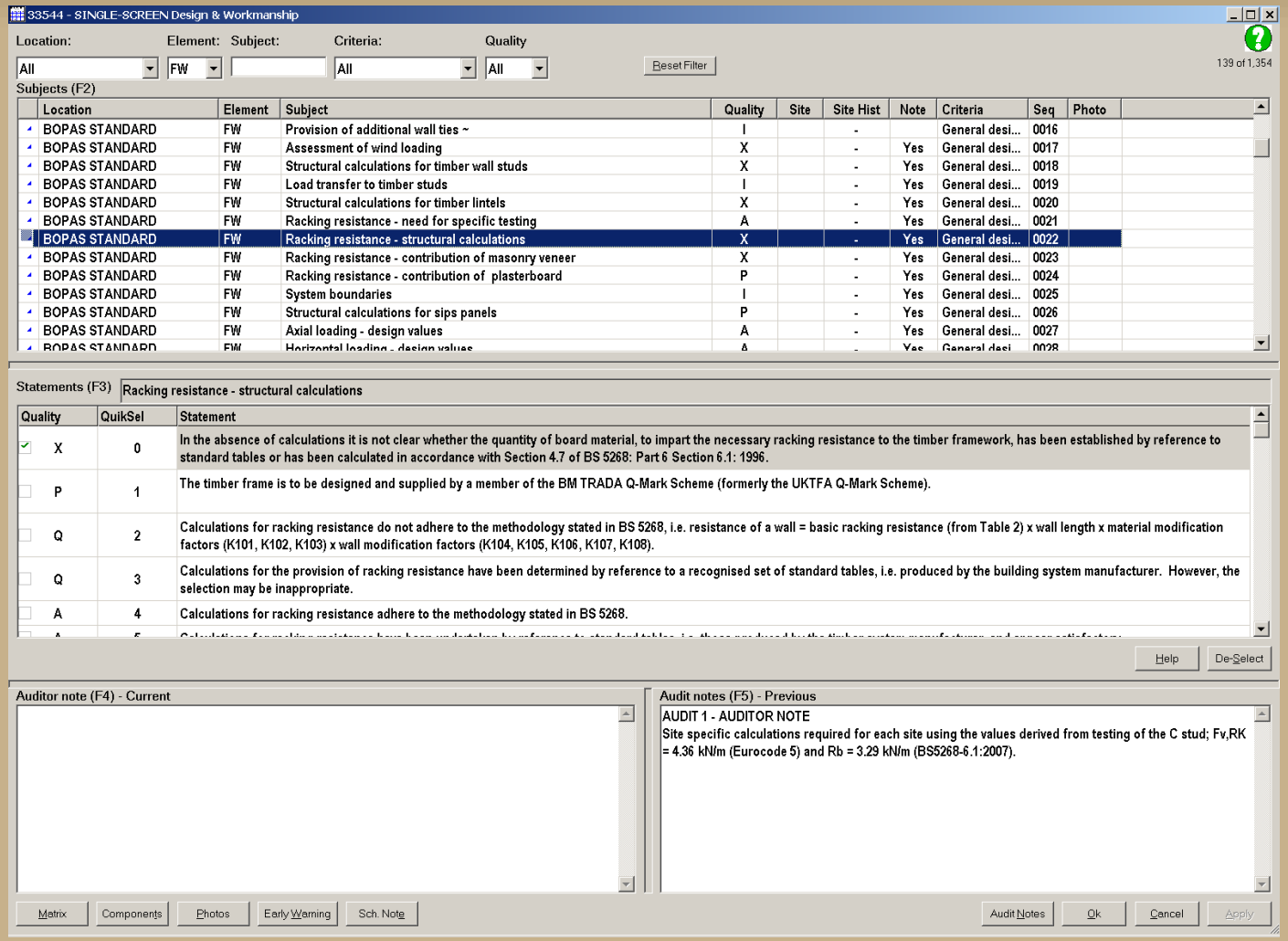
Template Technical Audit – 'A' statement result



Template Technical Audit – ‘X’ statement result



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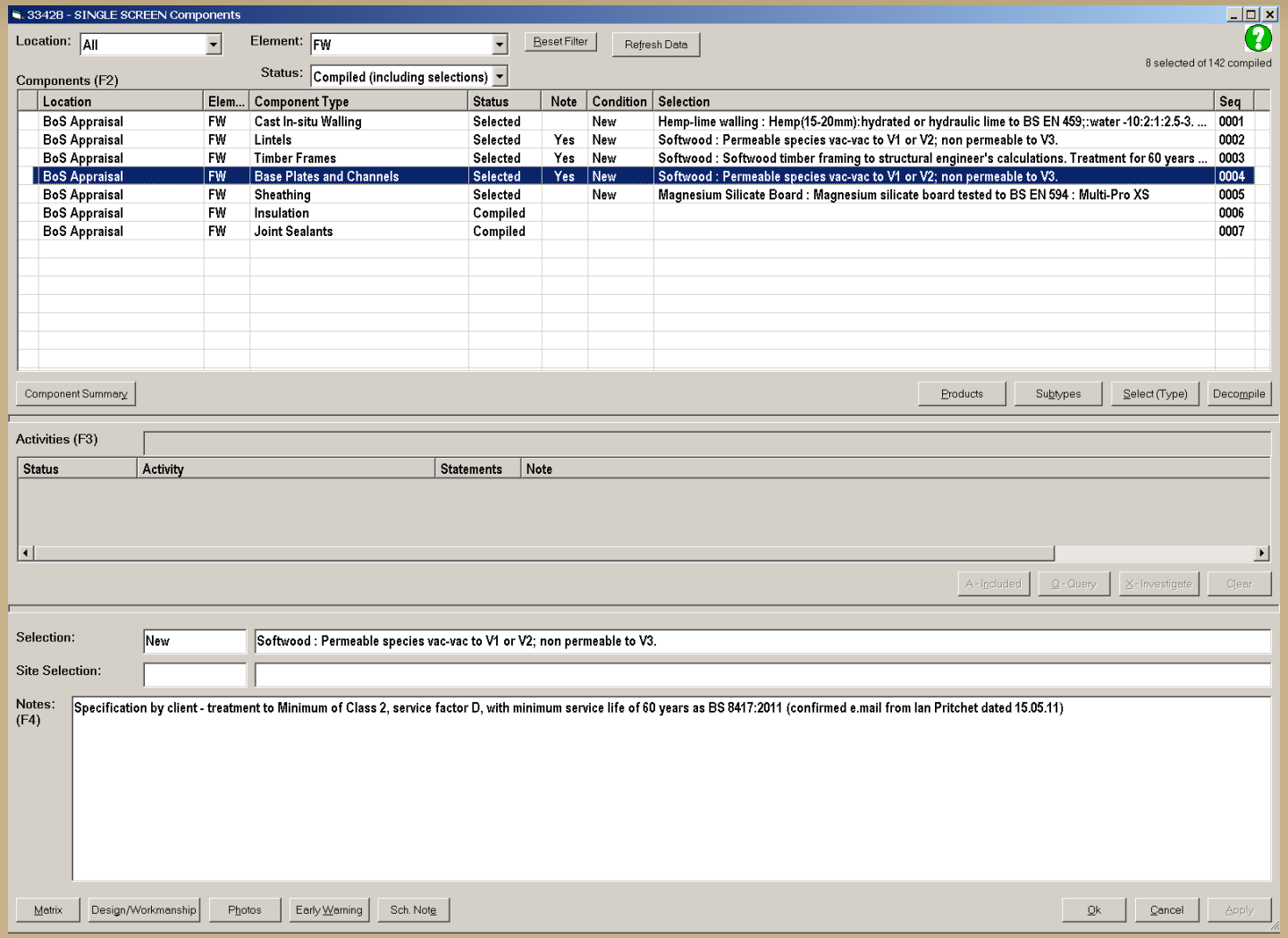
Each component ‘lifed’ in the template technical audit



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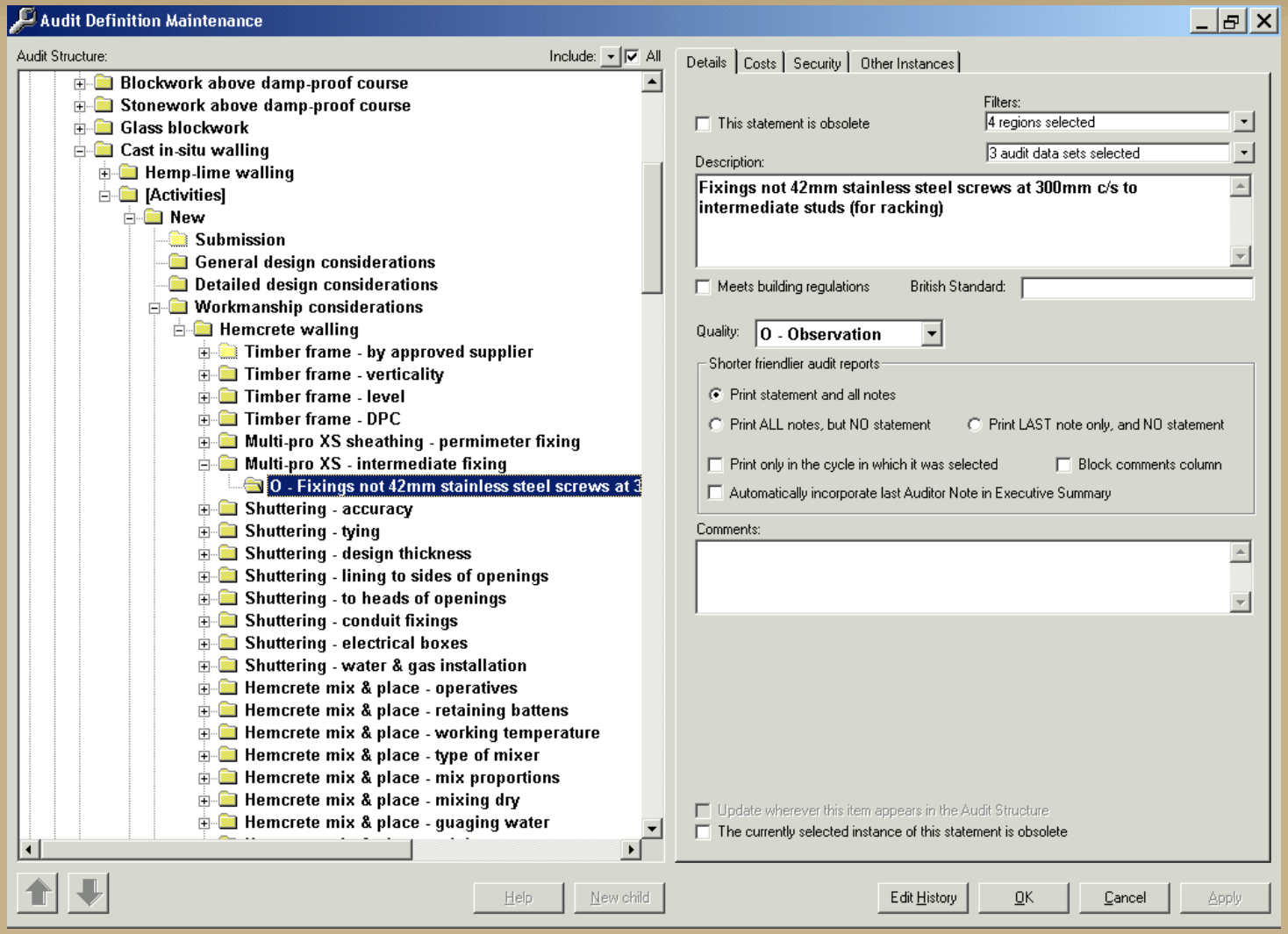
Unique workmanship checks for Hemp-lime Walling



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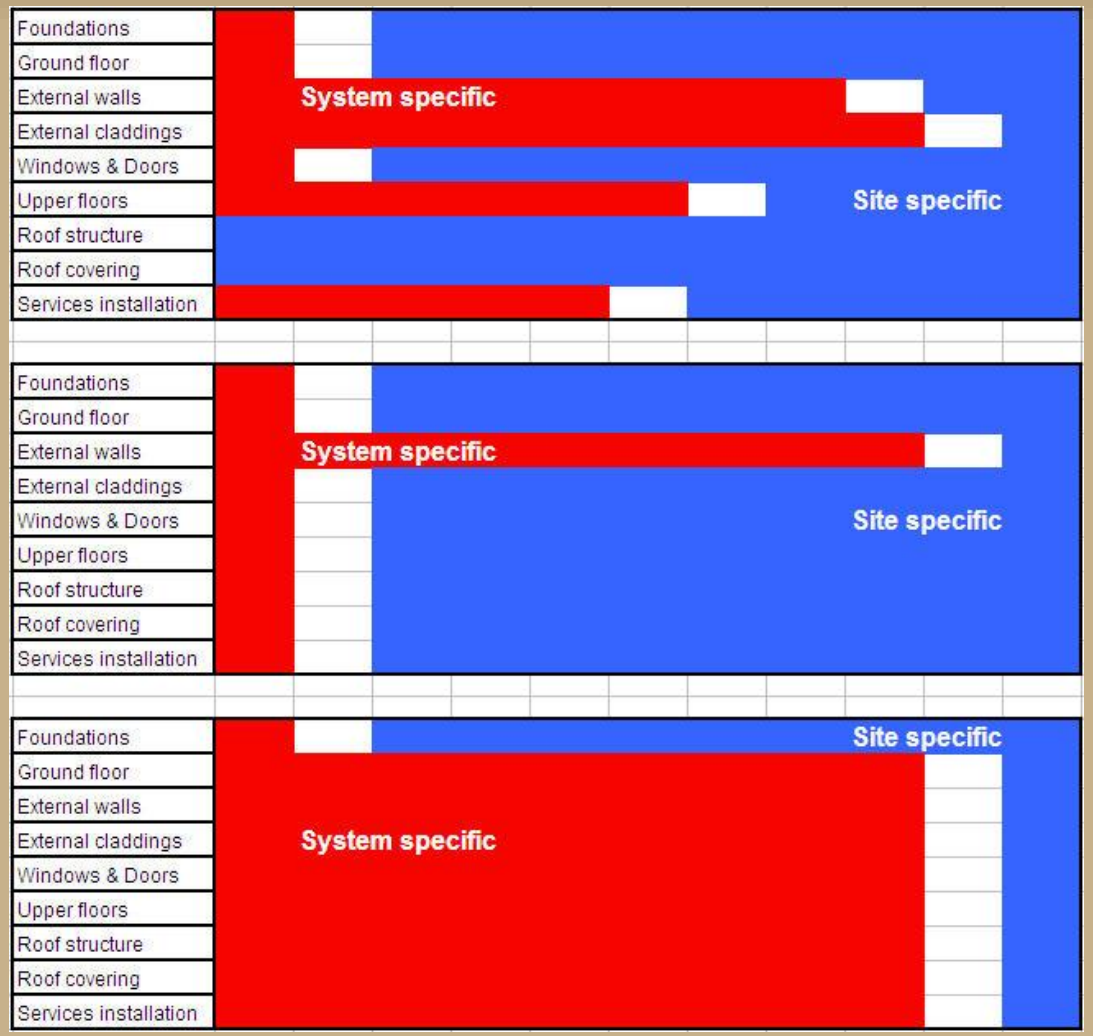
Why we need “the template”

Typical profile for a cladding specific system

Typical profile for a basic panel system

Typical profile for a profile volumetric system – fully fitted in factory



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To ensure…

- Consistency
- Repeatability
- Transportability between staff spread across the country
- Audit trail
- Right first time + zero defects

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Any questions?

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