

Home Report

3 Novar Crescent
Kirkcaldy KY1 1PT

Date of Valuation: 27/08/2025

**UK Chartered Surveyors
and Property Consultants**

g-s.co.uk

Single Survey

Survey report on:

Property Address	3 Novar Crescent Kirkcaldy KY1 1PT
Customer	Scott Mills
Prepared by	Graham + Sibbald Property Consultants Limited
Date of Inspection	27/08/2025

GRAHAM + SIBBALD

1. Information and Scope of Inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

Description	The subjects comprise a two storey semi-detached house with single storey rear projection.
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Accommodation	On Ground Floor: Entrance Vestibule, Entrance Hallway, Living Room, Dining Room leading to Kitchen, and Bathroom with WC. On First Floor: Landing, three Bedrooms and centre Shower Room.
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Gross Internal Floor Area (m²)	114
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Neighbourhood and Location	The subjects are located within an established residential area of Kirkcaldy where surrounding properties are generally of a similar style and character. Local shopping and public transport amenities are available in the general area.
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Age (Year Built)	1900
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Weather	Dry and dull.
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Chimney Stacks	A mixture of rendered, assumed brick construction and pointed stone construction. Visually inspected with the aid of binoculars where appropriate.
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Roofing including Roof Space	The roof is predominantly timber pitched, slated and incorporates zinc or similar ridge detailing. There is a central flat platform section, clad in lead or similar. Dormer window projections have slated roofs and slate-hung cheeks. The roof incorporates valley gutter arrangements within its construction. There is a skylight window. Access to the roof space is via a ceiling hatch with associated pull down ladder located off the landing. The roof frame is mainly floored with some insulation materials having been laid between ceiling joists and beneath flooring. Some roof space timbers have been strengthened. Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
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Rainwater Fittings	A mixture of cast iron and PVC design with profiled and half-round guttering. Visually inspected with the aid of binoculars where appropriate.
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Main Walls	The main walls are of pointed solid stone construction. The walls of the single storey rear projection appear to be a mixture of pointed solid stone and rendered solid brick construction. Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.
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Windows, External Doors and Joinery	Window units are of replacement uPVC double glazed type. There are external bars to the bathroom window. The property is accessed to the front by a timber panelled door with single glazed fanlight feature over. The rear door from the kitchen is of uPVC double glazed design. There are some timber eaves areas. Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.
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External Decorations	External decorations are of painted and uPVC finishes. Visually inspected.
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Conservatories / Porches	Not applicable.
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Communal Areas	Not applicable.
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Garages and Permanent Outbuildings	There is an attached garage at the gable this being of brick construction with a part rendered, part uPVC-clad finish The roof over is part single-pitched and part flat, being overlaid with felt where seen. This is accessed to the front by double leaf timber doors and to the rear by a uPVC part double glazed door. Visually inspected.
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Outside Areas and Boundaries	There are private front and rear garden grounds, boundaries being formed by pointed stone walling. There is a small paved area to the front of the garage. Visually inspected.
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Ceilings	The ceilings appear to be a mixture of lath and plaster and plasterboard materials. Visually inspected from floor level.
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Internal Walls	Internal walls are plastered and plasterboard lined. Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
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Floors Including Sub-Floors	Flooring is predominantly of suspended timber construction however flooring within the kitchen appears to be of solid construction. There is no readily accessible sub-floor hatch although sections of flooring within the dining room appear to have been cut for the purposes of providing access to the sub-floor area. These are however screwed down. Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so , and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
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Internal Joinery and Kitchen Fittings	The internal joinery is of timber with timber internal pass doors, some incorporating glazed inserts, timber door facings and skirtings. The kitchen is fitted with floor and wall mounted storage units. There is a timber feature staircase. Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.
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Chimney Breasts and Fireplaces	There are chimney breasts within the property some fireplace openings having been removed/blocked over. There are however decorative surrounds within the larger front bedroom and both living room and dining room, open fireplaces having being retained within the living room and dining room. Visually inspected. No testing of the flues or fittings was carried out.
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Internal Decorations	Internal decoration is a mixture of papered, painted, tiled and decorative lined finishes. Visually inspected.
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Cellars	Not applicable.
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Electricity	Mains supply. The electrical switch gear is located within a shallow wall press within the living room. Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
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Gas	Mains supply. The gas meter is located within an external box to the rear of the kitchen. Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
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Water, Plumbing and Bathroom Fittings	Mains water supply. Where seen, plumber work mainly appears to be formed in a mixture of copper, PVC and stainless steel materials. There is however some apparent lead plumber work within the dining room wall press. There is a standard kitchen sink unit. There is an external water tap. The bathroom comprises a three piece suite with telephone style shower apparatus over the bath. The shower room comprises a two piece suite of shower cubicle and wash hand basin. Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. It should be appreciated that concealed areas beneath and around baths and shower trays could not be inspected. Water spillage in these areas can result in dampness/decay and no comment can be made on inaccessible areas. Waterproof seals in sanitary areas should be checked and maintained on a regular basis.
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Heating and Hot Water	There is a wall mounted gas fired combination central heating boiler located within the dining room wall press, this supplying steel panelled radiators and also providing domestic hot water. There is a heated towel rail within the shower room. Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.
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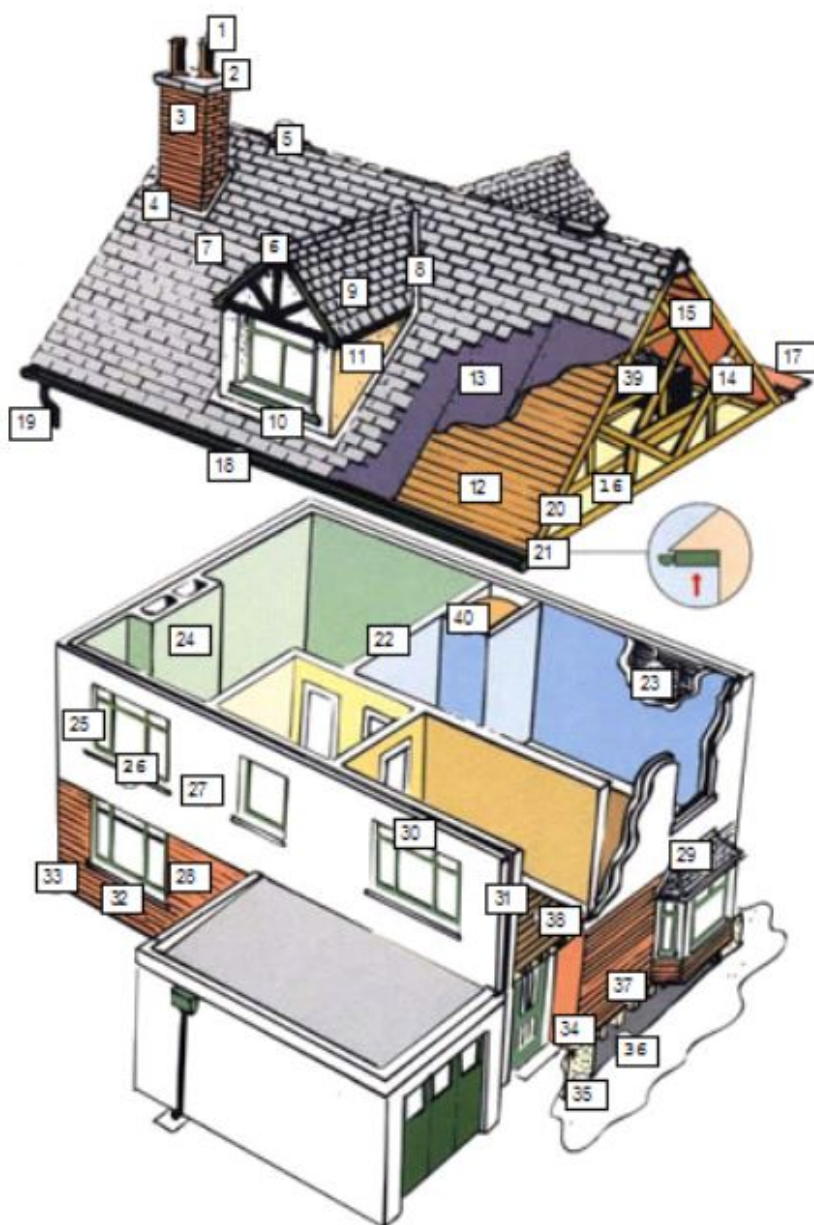
Drainage	All foul and surface water drainage is assumed to be connected to the main sewer. Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
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Fire, Smoke and Burglar Alarms

New smoke alarm standards were introduced in Scotland in February 2022 and it is likely that some properties may require additional works to meet these standards. In instances where alarms are in place, no tests whatsoever have been carried out and we cannot confirm if the system complies with the most recent regulations. Any potential purchaser should satisfy themselves as to whether the current system meets with regulations or otherwise.

Additional limits to Inspection	It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor. No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties. A restricted inspection was possible only of the roof space due to accessibility, insulation materials and/or storage items. Our inspection was restricted to the exposed and accessible surface fabric. It should be appreciated that the Home Report inspection is a non-disruptive visual inspection of the property as at the date of inspection and that we are unable to inspect parts of the property which are concealed or covered by floor coverings or contents in place at that time. Once vacant, defects may be apparent that could not be detected during our survey. Changing weather conditions can also affect aspects of the property which would not be apparent at the time of inspection. A restricted inspection was possible only of the roof and chimneys from ground level. At the time of inspection the subjects were unoccupied, unfurnished and some floors were covered. The services were not tested. No sub-floor area inspection could be undertaken. Due to fitted carpets and floor coverings no detailed inspection was possible of the floor timbers and accordingly we cannot guarantee their soundness or otherwise. No sub-floor area inspection could be undertaken. The inspection of garden walls was restricted due to ivy coverings.
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Sectional diagram showing elements of a typical house



1	Chimney pots
2	Coping stone
3	Chimney head
4	Flashing
5	Ridge ventilation
6	Ridge board
7	Slates / tiles
8	Valley guttering
9	Dormer projection
10	Dormer flashing
11	Dormer cheeks
12	Sarking
13	Roof felt
14	Trusses
15	Collar
16	Insulation
17	Parapet gutter
18	Eaves guttering
19	Rainwater downpipe
20	Verge boards / skews
21	Soffit boards
22	Partition wall
23	Lath / plaster
24	Chimney breast
25	Window pointing
26	Window sills
27	Rendering
28	Brickwork / pointing
29	Bay window projection
30	Lintels
31	Cavity walls / wall ties
32	Subfloor ventilator
33	Damp proof course
34	Base course
35	Foundations
36	Solum
37	Floor joists
38	Floorboards
39	Water tank
40	Hot water tank

Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

	Structural Movement
Repair Category	1
Notes	There is evidence of settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.

	Dampness, Rot and Infestation
Repair Category	3
Notes	The bathroom floor displays significant deflection and is thought to be affected by rot. Higher than average moisture readings were recorded to some lower wall surfaces within the property and also to some localised upper wall surfaces at first floor level. There is evidence of infestation by wood boring insect to flooring and to roof space timbers. There is the potential for further related issues to exist in concealed areas. Subsequent to the date of inspection, The Preservation Company was commissioned to inspect the property on 8 September on behalf of the Seller. The specialist has produced a report dated 12 September detailing their findings and an associated quotation for treatments. All recommended remedial works should be implemented under cover of long-term guarantee.



Chimney Stacks

Repair Category**2****Notes**

There is deterioration to chimney stacks which display weathered and cracked stonework, worn cement render and pointing, and vegetation growths. It should be appreciated that these are of an age where ongoing maintenance will be required, particularly to flashing details to ensure water tightness.



Roofing including Roof Space

Repair Category**2****Notes**

Roof coverings are the original and display slipped/chipped and missing slates. There is corrosion to ridge clips. The skylight is some age. Zinc and lead detailing shows deterioration.

It should be appreciated that flat roof coverings have a limited life only and require above average maintenance. Any information as to their last renewal date should be obtained, if available.

General maintenance, overhaul and repair of the roof coverings is now necessary and it should be appreciated that this type of roof covering, due to its age, will require constant maintenance in the future. It would be prudent to seek the advice of a roofing contractor to comment on its current condition and expected life span.

Evidence of condensation was noted within the roof void and ventilation should be improved. The situation should be monitored in the future.

Extractor fan ductwork relating to the first floor shower room is no longer connected to the outside air and reconnection/repair will be required.



Rainwater Fittings

Repair Category**2**

Notes	Rainwater units are affected by corrosion and display flaking paintwork finishes. Corrosion can result in leakage. Further fractured and leaking downpipe sections were noted. A gable downpipe discharged on to the garage roof which is not recommended practice. There is some slate debris in guttering requiring removal. Attention is required to areas of the rainwater goods system where deterioration has occurred.
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	Main Walls
Repair Category	2
Notes	There is some vegetation growth and damp staining to stonework, including in proximity of rainwater units, indicative of potential leakage. Timbers in contact with damp masonry are at risk from decay. The stonework is weathered and attention is required to pointing. The external render is defective in places with cracked and boss sections being evident. Repairs in these regards should be envisaged as part of an ongoing maintenance programme. The external ground level is high in relation to some of the sub-floor ventilators and this should be lowered.

	Windows, External Doors and Joinery
Repair Category	2
Notes	Replacement window units are of an older style with some general deterioration noted. Window units require adjustment where these catch window sills. Some units are impeded from opening fully, by an internal lintel in the case of the bathroom window, and also by blind fittings. The need for ongoing maintenance/repair should be anticipated. Windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance/repair will be required as part of an ongoing maintenance programme. Double glazed windows may be prone to misting/interstitial condensation which can be more evident and can change in certain temperatures/weather conditions. There is some general weathering/localised decay affecting external timbers. There are external bars to the bathroom window.



External Decorations

Repair Category

1

Notes

The external decorations are generally in fair order. Regular repainting will be required if these areas are to be maintained in satisfactory condition.



Conservatories / Porches

Repair Category

Notes

Not applicable.



Communal Areas

Repair Category

Notes

Not applicable.



Garages and Permanent Outbuildings

Repair Category

2

Notes

There is deterioration to the garage including to the front doors and rainwater fittings. There are areas of cracked wall render. Timbers are affected by woodworm infestation and moisture readings were recorded to internal walls. The electrical installation is dated.

The garage structure will require ongoing maintenance and repairs including the roof.



Outside Areas and Boundaries

Repair Category

2

Notes	Boundaries and outside areas will require repairs and maintenance. The boundaries appear reasonably well defined. Regular maintenance will be required. You should verify with your conveyancer the extent of the boundaries attaching to the property.
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	Ceilings
Repair Category	2
Notes	The ceilings are of lath and plaster construction and there is evidence of cracking and unevenness. Repairs should be anticipated.

	Internal Walls
Repair Category	2
Notes	Cracking and blemishes have occurred and some plaster repairs will be required.

	Floors including Sub-Floors
Repair Category	2
Notes	No access to the sub-floor chamber was possible at the time of our inspection. (See Dampness, rot and infestation section above) There are sections of loose and creaking flooring and some repairs should be anticipated.

	Internal Joinery and Kitchen Fittings
Repair Category	2

Notes	Insert glazing to pass doors is not safety glass stamped. There is some damaged leadwork detailing to the inner doorway between the vestibule and hallway. The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age. The kitchen units are of a modern type and appeared in adequate condition for their age and purpose.
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	Chimney Breasts and Fireplaces
Repair Category	2
Notes	All flue linings should be checked, repaired if necessary and swept prior to the fires being reused. Blocked fireplaces should be vented to prevent condensation and/ or dampness developing.

	Internal Decorations
Repair Category	1
Notes	The property is reasonably decorated although it is recognised that on taking occupancy, homeowners will likely consider redecoration or refurbishment to suit individual tastes and requirements.

	Cellars
Repair Category	
Notes	Not applicable.

	Electricity
Repair Category	2

Notes	There is limited power point provision. Single sockets and timber mounted sockets and switches were noted which would not comply with current Regulations. The electrical installation is of mixed age and includes a number of older sections. It will be necessary to have the installation checked by a suitably qualified electrician and upgraded as necessary. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.
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	Gas
Repair Category	1
Notes	In the interest of safety all gas appliances should be checked by a Gas Safe Registered Engineer.

	Water, Plumbing and Bathroom Fittings
Repair Category	2
Notes	Internal plumbing works comprise mainly a mixture of copper and pvc materials. Lead plumber work was however noted in the dining room with the possibility of further old style sections in concealed areas. There is also apparent lead plumberwork at the external tap. It would be prudent to budget for upgrading in conjunction with other modernisation works. Some plumbing reconnection works appear to be required under the kitchen sink. The bathroom fittings are showing typical signs of age-related wear and tear. As such, there is an increased risk of water spillage to concealed areas. It would therefore be prudent to check all surrounding seals/tiling/finishes to ensure that the bathroom remains in a watertight condition. We were unable to view concealed areas below sanitary fittings. There is a noticeable drainage odour within the shower room. A plumbing contractor can inspect and carry out any necessary repairs.



Heating and Hot Water

Repair Category**1****Notes**

There is a gas fired central heating system and gas fittings and these should all be checked and serviced in the normal manner. In the interests of safety it would be prudent to have all gas appliances checked by a Gas Safe registered tradesperson.



Drainage

Repair Category**1****Notes**

The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

Structural Movement	1
Dampness, Rot and Infestation	3
Chimney stacks	2
Roofing including Roof Space	2
Rainwater Fittings	2
Main Walls	2
Windows, External Doors and Joinery	2
External Decorations	1
Conservatories / Porches	
Communal Areas	
Garages and Permanent Outbuildings	2
Outside areas and Boundaries	2
Ceilings	2
Internal Walls	2
Floors including Sub-Floors	2
Internal Joinery and Kitchen Fittings	2
Chimney Breasts and Fireplaces	2
Internal Decorations	1
Cellars	
Electricity	2
Gas	1
Water, Plumbing and Bathroom Fittings	2
Heating and Hot Water	1
Drainage	1

Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

3. Accessibility Information

Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor is the living accommodation on?	Ground and First Floor.		
2. Are there three steps or fewer to a main entrance to a property?	Yes	☒	No ☐
3. Is there a lift to the main entrance door of the property?	Yes	☐	No ☒
4. Are all door openings greater than 750mm?	Yes	☐	No ☒
5. Is there a toilet on the same level as the living room and kitchen?	Yes	☒	No ☐
6. Is there a toilet on the same level as a bedroom?	Yes	☐	No ☒
7. Are all rooms on the same level with no internal steps or stairs?	Yes	☐	No ☒
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	☒	No ☐

4. Valuation and Conveyance Issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated cost for insurance purposes.

Matters for a Solicitor or Licensed Conveyancer

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

It is recommended that where repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

We assume that the carriageways etc., ex adverso the subjects are the responsibility of the Local Authority.

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include the formation of a centre shower room at first floor level and the installation of replacement double glazed window units and rear door.

Estimated Reinstatement Cost for Insurance Purposes

£565,000

It is assumed that insurance cover is obtainable on normal terms. The guidance figure is the estimate of costs for reinstating the subjects as at the date of inspection based on information provided by the Building Cost Information Service (BCIS). It is recommended that this figure is kept under regular review to ensure that you have adequate insurance cover. We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £565,000 (FIVE HUNDRED AND SIXTY-FIVE THOUSAND POUNDS STERLING).

Valuation and Market Comments

£245,000

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £245,000 (TWO HUNDRED AND FORTY FIVE THOUSAND POUNDS).

Report Author	Zoe C M Gardner
Address	Suite 21, Flexspace John Smith Business Centre, 1 Begg Road, Kirkcaldy, KY2 6HD
Signed	
Name and Qualification	Zoe C M Gardner MA (Hons) MRICS For and on behalf of Graham + Sibbald
Date of Report	12/9/2025

TERMS AND CONDITIONS OF SINGLE SURVEY

GENERAL

1.1 The Surveyors

The Seller has engaged the Surveyors to provide the Report and a Generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited energy company.

The Surveyors are authorised to provide a transcript or retype of the Generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by brokers and lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the Generic Mortgage Valuation Report and the Report. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the Generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and Generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors are required to amend the valuation in consequence of such information, they will issue an amended Report and Generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and Generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon residential property. *

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's agent or relative to the Property, they will be obliged to indicate this in the adjacent box. ☒ Yes

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

* Which shall be in accordance with the current RICS Appraisal and Valuation Standards (The Red Book) and RICS Rules of Conduct.

1.2 The Report

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

Prior to the 1st of December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Report is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Report may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective Purchasers and the Purchaser and their respective professional advisors without the prior written consent of the Surveyors.

1.3 Liability

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and is prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would be (or, as the case might be, would have been) disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisors of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

Graham + Sibbald's total liability to the Client (and any third party relying upon this report) under this Agreement (including liability in contract, tort (including negligence), breach of statutory duty, or otherwise) shall be limited to the lower of the following : a) 25% of the valuation or b) £250,000.

1.4 Generic Mortgage Valuation Report

The Surveyors undertake to the Seller that they will prepare a Generic Mortgage Valuation Report, which will be issued along with the Report. It is the responsibility of the Seller to ensure that the Generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 Transcript Mortgage Valuation for Lending Purposes

The Surveyors undertake that on being asked to do so by a prospective Purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. ** The Transcript Mortgage Valuation Report for Lending Purposes will be prepared from information contained in the Report and the Generic Mortgage Valuation Report.

** Which shall be in accordance with the current RICS Appraisal and Valuation Standards (The Red Book) and RICS Rules of Conduct.

1.6 Intellectual Property

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 Payment

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports, including replacement home reports.

1.8 Cancellation

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the Property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the Property, the Surveyor concludes that the Property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the following paragraph of this section.

In the case of cancellation by the Seller, for whatsoever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

If our account details change, we will notify these to you by letter or face to face and never by email.

1.9 Precedence

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 Definitions

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a Surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is the estimated amount for which the Property should exchange, on the date of valuation, between a willing seller and a willing buyer in an arm's length transaction after proper marketing where the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in Part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property;
- the "Surveyors" are Graham + Sibbald Property Consultants Limited, a limited company incorporated in Scotland (Registered Number SC837809) and having its registered office address at Seabraes House, 18 Greenmarket, Dundee, DD1 4QB, of which the Surveyor is an employee, director or member (unless the Surveyor is not an employee, director or member, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report; and

- the "Energy Report" is the advice given by the accredited energy company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.
- "Data Protection Legislation" means the UK Data Protection Legislation and any other European Union legislation relating to personal data and all other legislation and regulatory requirements in force from time to time which apply to a party relating to the use of personal data (including, without limitation, the privacy of electronic communications).
- "UK Data Protection Legislation" means all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR; the Data Protection Act 2018; the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended.
- "UK GDPR" has the meaning given to it in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018.

DESCRIPTION OF THE REPORT

2.1 The Service

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by statute and this is in the format of the accredited energy company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 The Inspection

The inspection is a general surface examination of those parts of the Property which are accessible: in other words, **visible and readily available for examination from ground and floor levels without risk of causing damage to the Property or injury to the Surveyor.**

All references to visual inspection refer to an inspection from within the Property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the Property.

The inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the Report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Report of Property that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a register of asbestos and effective management plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 The Report

The Report will be prepared by the Surveyor who carried out the Property inspection and will describe various aspects of the Property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the Property will be concise and will be restricted to matters that could have a material affect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the Property is free of any other minor defects.

Throughout the Report the following repair categories will be used to give an overall opinion of the state of repair and condition of the Property:

2.3.1 Category 3:

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the Property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 Category 2:

Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1:

No immediate action or repair is needed.

WARNING:

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the Property. This is particularly true during slow market conditions when the effect can be considerable. Parts of the Property which cannot be seen or accessed will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors

2.4 Services

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 Accessibility

A section is included to help identify the basic information interested parties need to know to decide whether to view a Property.

2.6 Energy Report

A section is included that makes provision for an Energy Report, relative to the Property. The Surveyor will collect physical data from the Property and provide such data in a format required by an accredited energy company. The Surveyor cannot of course accept liability for any advice given by the energy company.

2.7 Valuation & Conveyancer Issues

The last section of the Report contains matters considered relevant to the conveyancer (solicitor). It also contains the Surveyor's opinion both of the market value of the Property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation within a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of uninspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions.
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a re-inspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

It is assumed that any relevant Local Authority consents, warrants and completion certificates have been obtained where construction or alteration works have been undertaken.

This agreement and any dispute or claim arising out of or in connection with its subject matter shall be governed by and construed in accordance with the laws of Scotland, and the Scottish Courts will have exclusive jurisdiction to hear such claims.

DATA PROTECTION

Graham + Sibbald and the Client each undertake that:

- (a) they shall comply with all applicable requirements of the Data Protection Legislation, including without limitation any obligations relating to the rights of a data subject and the reporting of personal data breaches (all as defined in the UK GDPR); and
- (b) not do or omit to do anything which puts any other party to the Agreement in breach of the Data Protection Legislation.

Without prejudice to the generality of this clause, you shall ensure that you have all necessary appropriate consents and notices in place to enable lawful transfer of the personal data to Graham + Sibbald for the duration and purposes of this Agreement. You shall have liability for and shall indemnify Graham + Sibbald for any loss, liability, costs (including legal costs), damages, or expenses resulting from any breach by you of the Data Protection Legislation. For further information regarding how Graham + Sibbald processes personal data in relation to this Agreement, please see Graham + Sibbald's privacy notice on their website.

Mortgage Valuation Report for Home Report



Source: G+S Home Report

Seller Name Reference

1) Property Details

House Name Number / Ext Street Area Town Postcode

2) Description of property

Property Type House Type Floor number of subject property Year Built Non Traditional Construction? No. of floors in block

(*Specify under general comments)

No. of flats in block

3) Accommodation - give number of:

Receptions Bedrooms Kitchens Bathrooms Total Inside W.C.s No of floors Other Garage(s) Outbuildings Garden 4) Tenure If Leasehold, years unexpired:

Any known or reported problems with onerous or unusual ground rent or service charges?

Owner occupied ☐ Tenanted ☐ Vacant ☒If part tenanted, please
give details

5) Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area
subject to landslip, heave, settlement, subsidence, flooding or mining?If yes, please
clarify

There is evidence of settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.

6) Condition of Property

Are essential internal repairs required?

Yes ☒No ☐

Are essential external repairs required?

Yes ☐No ☒

Should the repairs be effected before the advance is made?

Yes ☐No ☒

Is a mortgage retention recommended?

Yes ☐No ☒

If the answer to any of the above questions is Yes, please provide further detail:

The bathroom floor displays significant deflection and is thought to be affected by rot. Higher than average moisture readings were recorded to some lower wall surfaces within the property and also to some localised upper wall surfaces at first floor level. There is evidence of infestation by wood boring insect to flooring and to roof space timbers. There is the potential for further related issues to exist in concealed areas.

Subsequent to the date of inspection, The Preservation Company was commissioned to inspect the property on 8 September on behalf of the Seller. The specialist has produced a report dated 12 September detailing their findings and an associated quotation for treatments. All recommended remedial works should be implemented under cover of long-term guarantee.



7) Services Mains water ☒ Mains drainage ☒ Electricity ☒ Gas ☒ Central heating

8) Insurance Reinstatement Value

Total area of all floors measured internally (m²)

Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requirements and main building (inc all other structures within the site boundaries unless specifically excluded)

9) Market Valuation for Mortgage Purposes (Assuming Vacant Possession)

Comment on mortgageability

In our opinion the property forms suitable security for loan purposes subject to specific lender's criteria which may vary.

Valuation in present condition:

Valuation on completion of any works required under Question 6:

10) General Comments

Please advise of any special features of the property and/or the location, which affects the property.

The subjects are located within an established residential area of Kirkcaldy where surrounding properties are generally of a similar style and character. Local shopping and public transport amenities are available in the general area.

The subjects appear to have been maintained in a fair condition having regard to age, type and construction but require some general refurbishment/upgrading internally.

The need for ongoing maintenance/repair should be anticipated to the external building fabric and in particular to roof coverings/pertinents.

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include the formation of a centre shower room at first floor level and the installation of replacement double glazed window units and rear door.

At the time of inspection the subjects were unoccupied, unfurnished and some floors were covered. The services were not tested. No sub-floor area inspection could be undertaken. The inspections of the roof frame and of the roof void area were restricted.

Our inspection was restricted to the exposed and accessible surface fabric.

IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES.

Certificate: I have personally inspected the property described herein and confirm adequate professional indemnity cover is held.

Signature

Company / Firm
Name

Graham + Sibbald Property Consultants
Limited

Office Name

Office Addr1

Office Addr2

Area

Town

Postcode

Tel no

Valuer name and qualification
Zoe C M Gardner MA (Hons) MRICS
For and on behalf of Graham + Sibbald

Date of inspection

Date of report



In these Terms and Conditions of Engagement, the following expressions shall have the following meanings:

"Agreement" means these Terms and Conditions of Engagement, the Instructions and the confirmation letter issued by Graham + Sibbald.

"Client"/"you"/"your" means the person, firm, company, organisation or other entity engaging Graham + Sibbald to provide the inspection services.

"Data Protection Legislation" means the UK Data Protection Legislation and any other European Union legislation relating to personal data and all other legislation and regulatory requirements in force from time to time which apply to a party relating to the use of personal data (including, without limitation, the privacy of electronic communications).

"Graham + Sibbald"/"we"/"us"/"our" means Graham + Sibbald Property Consultants Limited, a limited company incorporated in Scotland (Registered Number SC837809) and having its registered office address at Seabraes House, 18 Greenmarket, Dundee, DD1 4QB.

"Instructions" means the written or verbal instructions by the Client to Graham + Sibbald, which appoint Graham + Sibbald to provide the inspection services.

"Property" means the property identified and described in the Instructions.

"UK Data Protection Legislation" means all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR; the Data Protection Act 2018; the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended.

"UK GDPR" has the meaning given to it in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018.

A valuation for mortgage is a limited inspection and report produced for building societies, banks and other lenders to enable them to make a lending decision. IT IS NOT A SURVEY. Unless otherwise stated the date of valuation will be the date of inspection.

This report is used to guide the lender on the market value of the Property for mortgage purposes and is carried out for this purpose alone. Although the inspection will be carried out by a valuer who will usually be a qualified surveyor it is not a detailed inspection of the Property, and only major visible defects will be noted. Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch without entering it. The surveyor will not inspect under floor areas, communal roof space or other parts not readily accessible. The exterior and roof of the Property will be inspected from ground level only from within the boundaries of the site and adjacent/communal public areas. The area of the Property will be taken into account, and the rooms individually inspected, but floor coverings and furniture will not be moved. Services (such as water, gas, electricity and drainage) will not be tested and we will not advise as to whether these comply with regulations in respect of these services.

The surveyor may recommend that a part of the mortgage be retained by the lenders until such time as particular repair works are carried out. Similarly, the report may suggest that the borrower should undertake to carry out certain repairs or commission more extensive investigation where hidden defects are suspected since these may have a material effect on the value of the Property. If a retention is recommended then the figure should not be regarded as an estimate of repair costs. Its purpose is to protect the interests of the lending institution. It is recommended that detailed estimates be obtained before proceeding with the purchase. Attention is drawn to the fact that if a subsequent transcription of this report is prepared on a lenders form, then in order to comply with the lenders specific requirements, the wording or phraseology may differ. Many people rely on the mortgage valuation certificate in the mistaken belief that it is a detailed survey. The report is often made available to house buyers by lenders, but this does not mean that it should be relied upon as a report on the condition of the building.

The definition of 'market value' is the estimated amount for which a Property should exchange on the date of valuation, between a willing buyer and a willing seller in an arms-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion. For the purpose of this market value the surveyor has assumed that vacant possession will be provided. Unless otherwise stated the surveyor has valued the interest on a comparable basis.

The inspection that has been undertaken should not be regarded as a survey. The surveyor did not inspect parts of the Property which were covered, unexposed or inaccessible and are therefore unable to report that any such part of the Property is free from defect. Defects which are not considered materially to affect the value of the Property or other matters which would be attended to during maintenance, may not have been mentioned. If defects have been mentioned in this report, they should be regarded as indicative and not exhaustive. For the purposes of this valuation the surveyor assumes that all uninspected areas are free from defect which would have a material effect on value.

In accordance with our normal practice, we must state that this report is for the use only of the party to whom it is addressed or their named client and no responsibility is accepted to any third party for the whole or any part of its content.

In addition, we would bring to your attention that neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement without prior written approval of the form and context in which it will appear.

The surveyor shall, unless otherwise expressly agreed, rely upon information provided by the Client and/or the Client's legal or other professional advisers relating to tenure, leases and all other relevant matters.

For the purposes of this valuation the surveyor has assumed that all ground burdens are nominal or have been redeemed and that there are no unusual outgoings or onerous restrictions contained within the titles of which we have no knowledge. The surveyor has further assumed that the subjects are unaffected by any adverse planning proposals.

Unless otherwise stated, it is assumed that all the required valid planning permissions and statutory approvals for the building and for their use, including any recent or significant extensions or alterations, have been obtained and complied with. It has been further assumed that no deleterious or hazardous materials or techniques have been used in the construction of the subject and that there is no contamination in or from the ground or from the immediate surrounds.

The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a valuation inspection of Property that may fall within the Control of Asbestos Regulations 2012. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2012, of the existence of an asbestos register, or of any plan for the management of asbestos will be made. Your legal adviser/conveyancer should confirm the duty holder under these regulations, the availability of an asbestos register and the existence and management of any asbestos containing materials. For the purposes of this valuation, the surveyor has assumed that there is a duty holder, as defined in the Control of Asbestos Regulations 2006, and that a register of asbestos and effective management plan is in place which does not require any immediate expenditure or pose a significant risk to health or breach the HSE Regulations.

The surveyor confirms that this mortgage valuation is prepared in accordance with the RICS Valuation - Global Standards 2017 and incorporating IVSC International Valuation Standards and, unless other stated, we are External Valuers as defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 10 Charlotte Square, Edinburgh EH2 4DR.

As part of this remit, the surveyor may, where he/she feels qualified and experienced to do so, provide general comment on standard appropriate supplementary documentation, presented to us by the Client's lender and conveyancer. In the event of a significant amount of documentation being provided to us, an additional fee may be incurred. Any additional fees will be agreed with you in advance.

We confirm that Graham + Sibbald operates formal procedures to deal with complaints from clients in accordance with By-law 19, Regulation 2.7 of the Royal Institution of Chartered Surveyors Rules of Conduct and Disciplinary Procedures. A copy of this procedure is available on request.

Graham + Sibbald's total liability to the Client (and any third party relying upon this report) under this Agreement (including liability in contract, tort (including negligence), breach of statutory duty, or otherwise) shall be limited to the lower of the following: a) 25% of the valuation or b) £250,000.

This agreement and any dispute or claim arising out of or in connection with its subject matter shall be governed by and construed in accordance with the laws of Scotland, and the Scottish courts will have exclusive jurisdiction to hear such claims.

Graham + Sibbald and the Client each undertake that: (a) they shall comply with all applicable requirements of the Data Protection Legislation, including without limitation any obligations relating to the rights of a data subject and the reporting of personal data breaches (all as defined in the UK GDPR); and (b) not do or omit to do anything which puts any other party to the Agreement in breach of the Data Protection Legislation.

Without prejudice to the generality of this clause, you shall ensure that you have all necessary appropriate consents and notices in place to enable lawful transfer of the personal data to Graham + Sibbald for the duration and purposes of this Agreement. You shall have liability for and shall indemnify Graham + Sibbald for any loss, liability, costs (including legal costs), damages, or expenses resulting from any breach by you of the Data Protection Legislation. For further information regarding how Graham + Sibbald processes personal data in relation to this Agreement, please see Graham + Sibbald's privacy notice available via our website.

Energy Performance Certificate (EPC)

Scotland

Dwellings

3 NOVAR CRESCENT, KIRKCALDY, KY1 1PT

Dwelling type: Semi-detached house
Date of assessment: 27 August 2025
Date of certificate: 01 September 2025
Total floor area: 114 m²
Primary Energy Indicator: 322 kWh/m²/year

Reference number: 1615-2028-0100-0923-4226
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

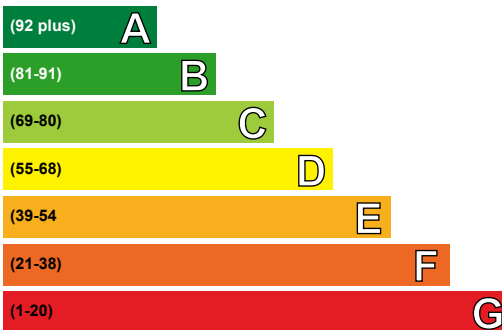
You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£7,074	See your recommendations report for more information
Over 3 years you could save*	£1,767	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
56	71

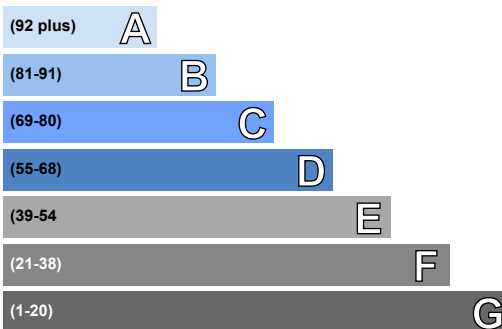
Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (56)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Very environmentally friendly - lower CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
43	58

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (43)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal wall insulation	£7,500 - £11,000	£1419.00
2 Floor insulation (suspended floor)	£5,000 - £10,000	£345.00
3 Solar photovoltaic (PV) panels	£8,000 - £10,000	£672.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit [greenerscotland.org](https://www.greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 125 mm loft insulation	★★★★☆	★★★★☆
	Pitched, insulated (assumed)	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, coal	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Below average lighting efficiency	★★★☆☆	★★★☆☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 71 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 8.1 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 2.3 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,285 over 3 years	£4,518 over 3 years	
Hot water	£543 over 3 years	£543 over 3 years	
Lighting	£246 over 3 years	£246 over 3 years	
Totals	£7,074	£5,307	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal wall insulation	£7,500 - £11,000	£473		
2 Floor insulation (suspended floor)	£5,000 - £10,000	£115		
3 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£224		

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	22,276.93	N/A	N/A	N/A
Water heating (kWh per year)	2,442.76			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Ms. Zoe Gardner
Assessor membership number:	EES/016133
Company name/trading name:	Graham & Sibbald
Address:	Suite 21 Flexspace John Smith Business Centre 1 Begg Road Kirkcaldy KY2 6HD
Phone number:	01592 266211
Email address:	kkelly@g-s.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



property questionnaire

Property address	3 Novar Crescent
-------------------------	-------------------------

Seller(s)	Venters
------------------	----------------

Completion date of property questionnaire	30/08/2025
--	-------------------

GRAHAM + SIBBALD

property questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property? 23	
2.	Council tax	
	Which Council Tax band is your property in? E	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply)	
	• Garage • Allocated parking space • Driveway • Shared parking • On street • Resident permit • Metered parking • Other (please specify):	Yes Yes
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Don't Know

property questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No
6.	Alterations / additions / extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? <u>If you have answered yes</u>, please describe below the changes which you have made:	No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? <u>If you have answered yes</u>, please answer the three questions below:	Yes
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes
	(ii) Did this work involve any changes to the window or door openings?	No
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	

property questionnaire

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom). <u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). <u>If you have answered yes</u>, please answer the three questions below:	Yes
	(i) When was your central heating system or partial central heating system installed? 2000	
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	No
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	No
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?	No
b.	Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:	No

property questionnaire

10.	Services																									
a. Please tick which services are connected to your property and give details of the supplier:																										
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>Yes</td> <td>EDF</td> </tr> <tr> <td>Water mains or private water supply</td> <td>Yes</td> <td></td> </tr> <tr> <td>Electricity</td> <td>Yes</td> <td></td> </tr> <tr> <td>Mains drainage</td> <td>Yes</td> <td></td> </tr> <tr> <td>Telephone</td> <td></td> <td></td> </tr> <tr> <td>Cable TV or satellite</td> <td></td> <td></td> </tr> <tr> <td>Broadband</td> <td></td> <td></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	Yes	EDF	Water mains or private water supply	Yes		Electricity	Yes		Mains drainage	Yes		Telephone			Cable TV or satellite			Broadband			
Services	Connected	Supplier																								
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Electricity	Yes																									
Mains drainage	Yes																									
Telephone																										
Cable TV or satellite																										
Broadband																										
b.	Is there a septic tank system at your property? <u>If you have answered yes</u>, please answer the two questions below: (iv) Do you have appropriate consents for the discharge from your septic tank? (v) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:	No																								

property questionnaire

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? <u>If you have answered yes</u>, please give details:	No
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes</u>, please give details:	No
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries? <u>If you have answered yes</u>, please give details:	No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? <u>If you have answered yes</u>, please give details:	No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.) <u>If you have answered yes</u>, please give details:	No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? <u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:	No

property questionnaire

b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes Don't Know
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? <u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	No
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? <u>If you have answered yes</u>, please give details:	No
c.	<u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	

property questionnaire

14.	Guarantees	
a.	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	With Title Deeds
(ii)	Roofing	With Title Deeds
(iii)	Central heating	Yes
(iv)	National House Building Council (NHBC)	Don't Know
(v)	Damp course	Don't Know
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	Don't Know
b.	<u>If you have answered 'yes' or 'with title deeds',</u> please give details of the work or installations to which the guarantee(s) relate(s):	
c.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes,</u> please give details:	No
15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:	No

property questionnaire

16.	Notices that affect your property	
In the past three years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	
c.	that requires you to do any maintenance, repairs or improvements to your property?	
<u>If you have answered yes to any of a-c</u> above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.		

Declaration by the seller(s) / or other authorised body or person(s)

I / We confirm that the information in this form is true and correct to the best of my / our knowledge and belief.

I ACCEPT ☒

Name: **Scott Austin Mills**

Date: **30 / 08 / 2025**



Correspondence Address:

8 Low Road Auchtermuchty KY14 7AU

Customer Service Telephone:

St Andrews: 01334 461065

Auchtermuchty: 01337 827282

Dunfermline: 01383 661177

Edinburgh: 0131 603 4643

Dollar: 01259 781648

e-mail: info@thepreservationcompany.co.uk

web: www.thepreservationcompany.co.uk

REF: CW/A9850

Mr Gavin Venters
Venters Property
By email: hello@ventersproperty.com

12 September 2025

Dear Mr Venters

Re: 3 Novar Crescent, Kirkcaldy, KY1 1PT

We write to confirm the results of our initial examination of the property on 8 September 2025. This non-invasive survey was carried out by our Mr Colin Wilks following your e-mail instruction of 3 September 2025.

As specifically requested, our inspection was restricted in respect of dampness, timber infestation and decay to the accessible wall surfaces and structural timbers.

We trust that we have interpreted your instructions correctly, however if there is any doubt as to the extent of our investigations or if there are any omissions, we apologise and respectfully ask that you inform us as soon as possible.



Building Solutions for Dampness, Fungal Decay and Timber Infestation

Director: G. A. White. Registered company address: Kinburn Castle, St Andrews, Fife KY16 9DR
The Preservation Company of Scotland Ltd. Company reg number: 359187 (Scotland). VAT number: 995 5130 88

The property is a traditional stone/brick built semi-detached house with slate and flat roof coverings and rear single storey projection.

Our report directions are taken from a position facing the front elevation of the property from the street.



Front elevation

At the time of our initial inspection, it was dry and warm. In view of the fine weather conditions it was not possible to accurately comment as to the efficacy of the existing rainwater goods.

At the time of our inspection the property was unoccupied, and unfurnished with a combination of fitted floor coverings, sanded and sealed floor finishes and tiled surfaces. As such, we were only able to inspect a small section of the sub-floor timbers at this stage.

EXTERNAL OBSERVATIONS (From Ground Level)

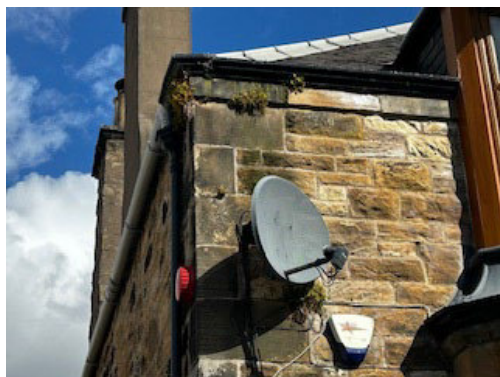
Although not an exhaustive list, during our inspection, the following defects were noted. These “observations” do not constitute a detailed inspection, invasive or otherwise, and does not negate the requirement for possible further instruction and detailed inspection by requisite specialists in their field such as roofers, joinery contractors, plumbers, electrical contractors etc.

- Slipped/missing/chipped slates.
- Weathered stone and open joints to some areas.
- Vegetative growth below gutter and to the stonework to the front left hand corner of the property.
- Limited/restricted ventilation to the sub floor.

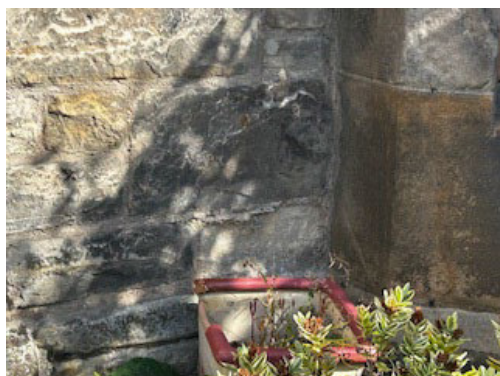


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Vegetation growth to stonework below gutter to front left hand corner of property



Weathered stonework to front elevation

Please note that no allowance has been made at this stage for rectifying the above defects, or any other external repairs considered or found to be necessary unless directly specified otherwise within the body of this report. Failure to carry out essential repair and maintenance works to the external fabric may result in water ingress to the property and increase the risk of dampness and timber decay.

As any Guarantees issued are conditional upon the building being maintained in a good and proper state of repair for the duration of the Guarantee, it is essential that all necessary repair and on-going maintenance work is carried out by your own Joinery/Building/Roofing Contractors or otherwise, to prevent further possible rainwater penetration.

INTERNAL OBSERVATIONS

PENETRATING DAMPNESS

1ST FLOOR

ROOM REAR LEFT

GROUND FLOOR

ROOM FRONT

ROOM REAR LEFT

ROOM REAR RIGHT (BATHROOM)



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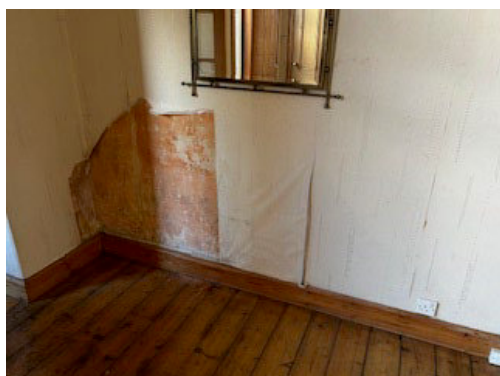
At the time of our inspection, visible signs of dampness supported by elevated moisture profile readings, recorded with a hand-held moisture meter, along with our visual observations, revealed evidence of penetrating dampness to the wall fabric to the areas as highlighted on the attached sketch plan. This would appear to be due to:

- Defective roof coverings.
- Defective plumbing to ground floor room rear right causing excessive moisture levels below floor and being absorbed by wall plaster.
- Build-up of debris behind the internal wall finishes, permitting 'bridging' of moisture from the outer to inner wall surfaces.

It is essential that all necessary external repairs are carried out by a competent Roofing/Building Contractor, to prevent any further possible rain-water ingress.



Dampness to wall plaster
within hall, outside
bathroom door



Dampness to wall plaster
to ground floor room rear
left – bathroom located on
opposite side of wall

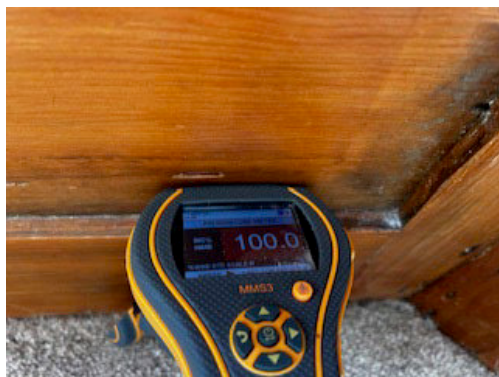


Dampness to wall and
coombed ceiling fabric to
1st floor room rear left



Building Solutions for Dampness, Fungal Decay and Timber Infestation

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Elevated moisture readings to plywood linings below window to ground floor room front

NB. Where internal wall, ceiling and floor surfaces are affected by raised moisture levels, any joists/rafters/wall plates or concealed wall strapping/framing/lintels or other timbers meeting these areas could be affected by fungal decay. As such, and where possible, we recommend a sub-floor and/or invasive wall surface investigation be undertaken to ascertain whether any additional works are required to areas out-with the scope of our current inspection and any further works in this respect will be the subject of a supplementary report/quotation. Where we are instructed to proceed with specified strip/repair works we will, as a matter of course, inspect any newly exposed timbers for signs of decay and report accordingly.

FUNGAL DECAY

GROUND FLOOR

ROOM FRONT

ROOM REAR RIGHT (BATHROOM)

An examination of the floor timbers, where possible, revealed the following defects:

- Wet rot (*Coniophora Puteana*) to the floor joist within the press recess to the front left hand corner of room front. Significant debris build up was noted to the wallplate to this area also.
- The floor within the ground floor bathroom was noted to be significantly wet and partially collapsing. It is assumed that there is a plumbing leak below the floor and the whole floor will need to be removed and renewed.



Significant debris build-up on wallplate to front left hand corner of ground floor room front

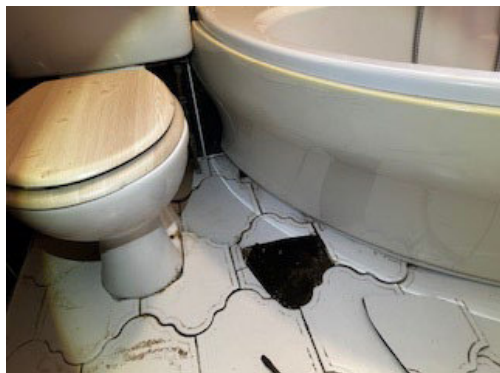


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Decay to floor joist within
press recess to ground
floor room front



Saturated floor timbers to
ground floor room rear
right (bathroom)

WOOD BORER INFESTATION

ROOF TIMBERS

MAIN ROOF VOID

Our inspection of the roof void was restricted by the presence of quilt insulation material.

The coombed nature of the ceilings prevented an inspection of the rafter ends and associated wall plates.

A slight infestation of wood borer (*Anobium punctatum*) was noted to the accessible timbers which was active.



Active woodworm to roof
timbers within main roof
void



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FLOORING TIMBERS

GROUND FLOOR (WHERE SANDED FLOORBOARDS WERE PRESENT)

Our inspection of the flooring timbers throughout was significantly restricted due to the presence of fitted floorcoverings/overlaid surfaces.

Whilst evidence of past attack by the common furniture beetle was noted to exposed floorboards and exposed timbers within the under stair cupboard, there was no indication of any recent activity where inspection was possible and is considered dormant. If treatments have been carried out by others previously, it is important that you check the validity of any available guarantees.



Historic woodworm to floorboards to ground floor room rear left

RECOMMENDATIONS

Taking all of the above into consideration, we recommend the following works:

(This to be read in conjunction with the attached sketch plan drawing, where applicable)

PENETRATING DAMP SPECIFICATION

- Individually isolate electrical sockets and remove radiators from within the treatment areas as required – **BY CLIENT'S OWN CONTRACTORS.**
- **The Preservation Company** to provide temporary dust protection as required.
- Remove sections of skirting/facing etc. as required to be laid aside for re-use and strip wall fabric and framing to the height, distance and areas as highlighted. Remove resultant debris from site.
- Remove any defective timber grounds and associated timber 'dooks' embedded within the building fabric.
- Inspect exposed timbers for evidence of fungal decay. Provide further comment/costs as required.
- Where plastered on the hard, supply and install Dry flex adhesive and sheet membrane.
- Where previously framed, reframe the walls using new pre-treated timbers of suitable (or agreed) dimension, ensuring the reverse sides of the timbers are suitably isolated/protected, where in direct contact with brickwork or masonry.
- Fix duplex plasterboard or plywood to exposed sections of framing.



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- Plasterboard/bond and finish any exposed membraned sections.
- Make good any exposed plaster-boarded surfaces to finish suitable for on-going re-decoration.
- Refit any previously removed skirting/facings etc. to original positions after treatments.
- Remove temporary dust protection.
- Skim-coat/tape and fill all walls to accepted specification.

WET ROT REPAIRS

- Remove bath, WC and wash-hand basin – **BY CLIENT'S OWN CONTRACTORS.**
- **The Preservation Company** to provide temporary dust protection as required.
- Uplift floorboards, floor joists and wallplates within ground floor room rear right and remove from site.
- Clear the exposed solum of timber contaminants and debris, fit heavy duty polythene and screed with lightweight concrete mix.
- Fit treated wall plate and joist sections of appropriate dimensions to be suitably secured/supported ensuring all contact surfaces are adequately isolated and protected.
- Lay new pre-treated T+G floorboards to match existing.
- Uplift floorboards to front left hand corner of room front.
- Remove affected floor joist within press recess and renew in pre-treated timber.
- Clear debris from wallplate to front left hand corner and treat with Probor fungicidal cream.
- Clear the exposed solum of timber contaminants and debris.
- Reinstall laid aside floorboards to original positions.

WOOD BORER TREATMENTS – ROOF VOID

- The Preservation company to provide temporary dust protection as required.
- Roll back insulating material to one side.
- Clean down all accessible roof timbers, protect water and electrical services within the roof void using polythene/tape.
- Spray-treat all accessible roof timbers throughout the roof void using emulsion-based insecticidal fluid.
- Upon completion of treatments replace laid aside insulation to original positions.
- Remove all temporary dust protection.

SCOPE AND LIMITATIONS OF INSPECTION

This report is only in respect of timber decay, infestation and/or dampness evident to our surveyor at the time of inspection, or which ought to be reasonably evident to the surveyor at the time of his inspection and limited to the areas as specifically instructed by you/the client. Where no inspection was possible, or was restricted, limited, or handicapped in any way we shall be pleased to carry out an additional inspection should you arrange access and instruct us accordingly. No warranty will be provided that no further defects exist to presently concealed areas.



Building Solutions for Dampness, Fungal Decay and Timber Infestation

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We are not qualified to comment as to the definitive presence or otherwise of any asbestos within the property, however to comply with HSE legislation, any textured plaster wall/ceiling finishes or any other materials which we suspect may contain asbestos, **within the treatment areas**, would have to be tested by an HSE/UKAS approved contractor prior to works commencing. If you are aware of any asbestos containing materials, we would be grateful if you could advise us immediately.

Unless we have been instructed otherwise, no investigation for either Japanese Knotweed or other invasive plant species within the boundaries of this or any neighbouring property has been carried out.

Unless expressed otherwise in this report, The Preservation Company of Scotland Ltd accepts no obligation in respect of:

- The general structure, as this should be the responsibility of chartered or other suitably qualified surveyors in respect of the structural and other conditions of the property which may influence any change in the property ownership. Our “external observations” do not constitute a detailed inspection, invasive or otherwise and does not negate the requirement for possible further instruction and detailed inspection by requisite specialists in their field such as roofers, joinery contractors, plumbers, electrical contractors etc.
- The external joinery timbers where exposed to the elements.
- Furniture, garden fencing or otherwise.

It should also be understood that a survey at a specific date and time only relates to conditions noted at the time of survey and findings can be heavily influenced by climatic conditions. Conditions noted at initial survey may change over the passage of time.

GENERAL

In accordance with our terms and conditions and to be able to carry out the detailed treatments we require usage of running water and an electricity supply. If this is not possible, please inform our office as soon as is practicable.

In respect of any re-plastering work, occasionally hairline cracking can occur. This does not have any impact on the efficacy of the specialist works and should be made good by your decorator as required and after suitable drying out time has elapsed following our treatments.

Mould formations on new plaster, as it begins the drying out process, especially when applied on to membrane systems, is not un-common and should not be any cause for immediate concern. The mould will clear if the property is appropriately heated and ventilated.

HEALTH AND SAFETY

In carrying out the Treatments, every care will be taken to always ensure the safety of our Consumers and our operatives. To comply with current Health and Safety Legislation, it is essential that the areas requiring the treatments remain vacant and well-ventilated as far as is



Building Solutions for Dampness, Fungal Decay and Timber Infestation

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reasonably practicable. This applies both during the application of the treatments, and for a minimum of 8 hours after completion of the treatments.

Covid-19 - We will require you to aid and facilitate our team in strict compliance of social distancing and hygiene protocol as set out in current government guidelines (11 May 2020).

Whilst every care will be taken when implementing works incorporating lintel removals, structural timbers etc., should, when we expose building conditions considered to be unstable/unsafe, such as inadequately bonded walls, poor foundations, or such like, we may find it necessary to consult a qualified Structural Engineer. This will likely result in increased cost, dependant on the extent of works deemed to be required to make the building safe. You will be kept always informed of developments in the unlikely event that this course of action is necessary.

CONSTRUCTION DESIGN AND MANAGEMENT REGULATIONS (CDM) 2015

Risk Assessments and Method Statements (RAMS) for the site and any hazardous works proposed have been undertaken but retained on file (copy available on request).

FIXTURES AND FITTINGS

Unless agreed otherwise and allowed for within our quotation, the client will be responsible for removal of carpets, furnishings plants and household possessions, prior to our arrival on site. We always take every reasonable precaution to protect your property with dustsheets and polythene etc. and shall clean up any debris arising from our works. It will however be your own responsibility to carry out the final washing down, dusting and vacuuming which may be required upon completion of our works.

Where applicable you must remove all fixtures and fittings in affected areas of the property before we commence work. If our report includes a report drawing, the areas of work are clearly identified and any fixtures or fittings on or against those sections of wall/floor will require to be removed. **This to include floor coverings, bathroom/kitchen fitments, radiators, and any other plumbing/electrical fitments.** We cannot be held responsible for any damage to any fixture or fitting (other than damage proved to be due to negligence on our part, or on the part of our servants or agents).

We cannot be held responsible for damage caused to any hidden services, concealed within/to the rear of wall plaster or within concrete floors, not brought to our attention prior to works commencing.

GUARANTEES

Where applicable and in respect of cavity drainage membranes our **10 Year Guarantee** offering protection against any occurrence of water penetration through our installed system will be issued in respect of the treatment works.



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In respect of our completed wet rot repairs and treatments and common furniture beetle treatments and payment of our account in full, our **20 Year Guarantee** will be issued against any re-occurrence of outbreak in the treatment area.

Ancillary operations are not covered by any treatment guarantees although protection is afforded under the Consumer Protection Act 1987 in terms of your statutory rights.

As members of the Property Care Association, we offer a 10 Year Insurance Backed Guarantee on our own Company Guarantee provided by Quality Assured National Warranties (see www.qanw.co.uk). Most other specialist contractors offer this service as an optional item, however usually we offer this insurance **within the price** as quoted in terms of our specialist treatments.

We are also members of Trustmark (see www.trustmark.org.uk for details of the benefit of being associated with a member of this scheme).

Guarantees are issued and conditional upon the building being maintained in a good and proper state of repair for the duration of the Guarantee.

The dry-lining works are non-guaranteeable.

ACCEPTANCE OF QUOTATION

We would be delighted to undertake the specified works for you. To proceed we require your signed acceptance of quotation and a deposit payment of 25% of the overall contract price including VAT. Details of how you can make payment are enclosed in our Quotation Acceptance document attached to this report. (If this is not attached, please contact us as it forms part of our contract and, as such, should be read carefully).

In the event and where we have charged an initial survey fee, this will be addressed in the attendant surveyor's overall contract cost calculations and will not show as a separate entity on the quotation acceptance or final invoice.

AGREEMENT OF THESE CONDITIONS

Given the current volatility in both the supply and cost of building materials our Quotation is valid for an initial acceptance period of 14 days only. After this time, and if found to be required, we reserve the right to alter the price you have been quoted. The information supplied in this report and quotation is for the intended recipient only. On no account should the information be passed on to any other person or organisation without the explicit consent of The Preservation Company Ltd.

CANCELLATION

Should you choose to cancel the contract then you may be responsible for meeting the cost of any outlays reasonably incurred by the Company, up to the point of cancellation.



Building Solutions for Dampness, Fungal Decay and Timber Infestation

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Should you wish after acceptance to cancel this contract, please send written notice to:-

Mr Gavin White (Managing Director)
The Preservation Company Ltd
8 Low Road
Auchtermuchty
Cupar
Fife
KY14 7AU

Should you wish to accept our quotation, or indeed should you have any questions relative to any of the detail herein, please do not hesitate to contact our administrative assistant Diane Hetherington by e-mailing diane@thepreservationcompany.co.uk or by calling Head Office on 01334 461065, and your enquiry will be timeously attended to.

Yours sincerely



Colin Wilks CSRT CSSW
Surveyor
Mobile: 07522 239641

Quotation

Quotation (REF): Q9850
Client: Mr Gavin Venters – Venters Property
Property: 3 Novar Crescent, Kirkcaldy, KY1 1PT
Quotation Date: 12 September 2025

To all works detailed in this Quotation incorporating all labour and materials, as follows:

- Membrane installation and associated plasterwork specified.
- Insecticidal Treatments specified (Roof timbers within main roof void), including Insurance Backed Guarantee cover.
- Wet Rot works specified, including Insurance Backed Guarantee cover.
- Dry-lining works specified.

To all works as above: £6,986 + VAT including Insurance Backed Guarantee cover

Enc
Report Drawing
Quotation Acceptance
Terms & Conditions
Insurance Backed Guarantee Information Leaflet



Building Solutions for Dampness, Fungal Decay and Timber Infestation

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A9850 3 Novar Crescent

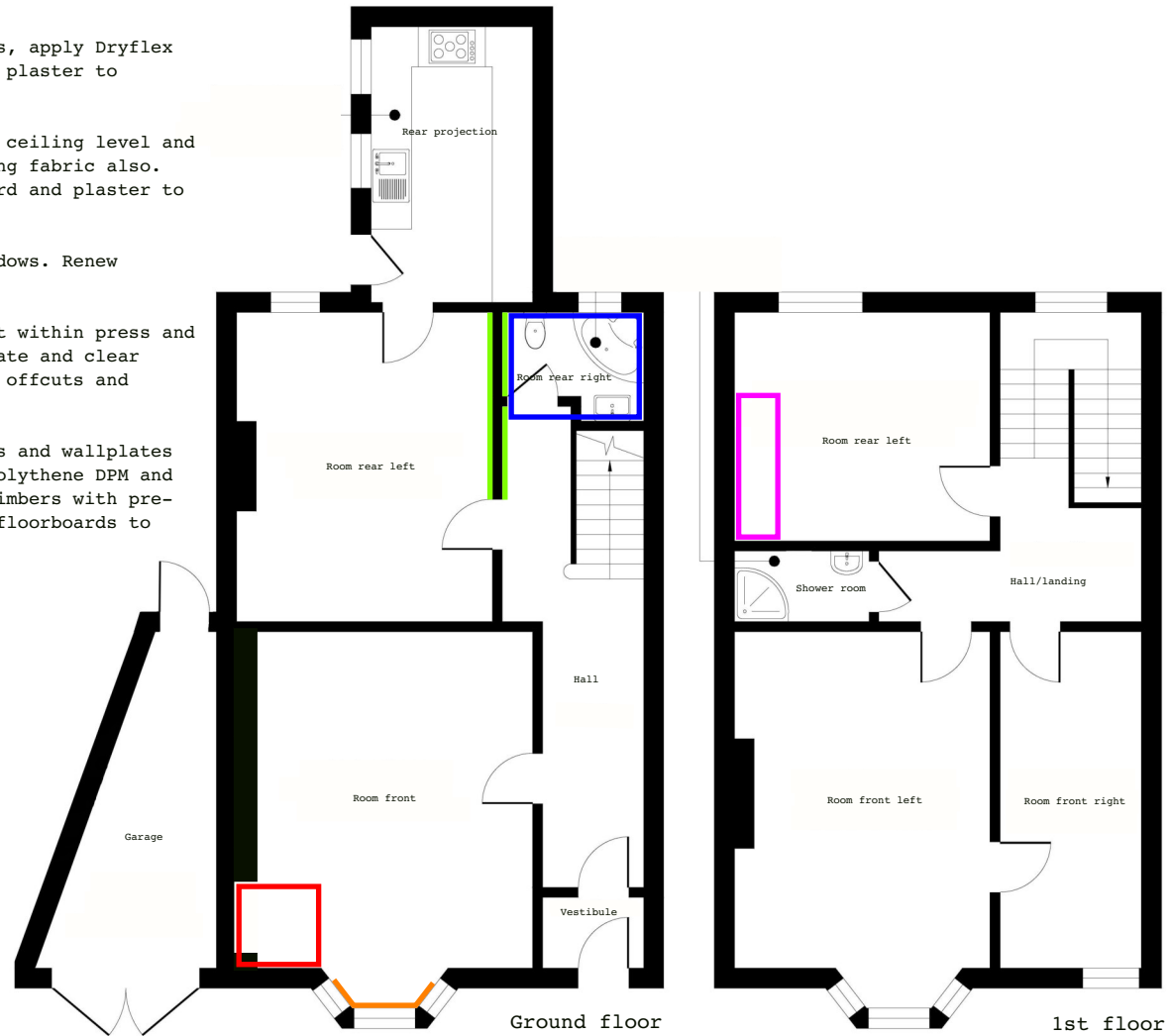
 Strip wall plaster up 1.5 metres, apply Dryflex adhesive and sheet membrane and plaster to finish.

 Strip wall fabric up to coombed ceiling level and continue to strip coombed ceiling fabric also. Re-frame, fix duplex plasterboard and plaster to finish.

 Strip plywood linings below windows. Renew plywood.

 Uplift floorboards, remove joist within press and renew. Clear debris from wallplate and clear exposed solum surface of timber offcuts and debris. Reinstall floorboards.

 Remove floorboards, floor joists and wallplates in entirety. Clear solum, lay polythene DPM and concrete mix. Renew all floor timbers with pre-treated timber and lay new T+G floorboards to match existing.





Correspondence Address:

8 Low Road Auchtermuchty KY14 7AU

Customer Service Telephone:

St Andrews: 01334 461065

Auchtermuchty: 01337 827282

Dunfermline: 01383 661177

Edinburgh: 0131 603 4643

Dollar: 01259 781648

e-mail: info@thepreservationcompany.co.uk

web: www.thepreservationcompany.co.uk

Quotation Acceptance

Quotation (REF): Q9850

Client: Mr Gavin Venters – Venters Property

Property: 3 Novar Crescent, Kirkcaldy, KY1 1PT

Quotation Date: 12 September 2025

To all works detailed in this Quotation incorporating all labour and materials, as follows:

- Membrane installation and associated plasterwork specified.
- Insecticidal Treatments specified (Roof timbers within main roof void), including Insurance Backed Guarantee cover.
- Wet Rot works specified, including Insurance Backed Guarantee cover.
- Dry-lining works specified.



Building Solutions for Dampness, Fungal Decay and Timber Infestation

Director: G. A. White. Registered company address: Kinburn Castle, St Andrews, Fife KY16 9DR
The Preservation Company of Scotland Ltd. Company reg number: 359187 (Scotland). VAT number: 995 5130 88

To all works as above: £6,986 + VAT including Insurance Backed Guarantee cover

25% Deposit required: £2,095.80

To The Preservation Company:

I hereby acknowledge and accept this quotation in accordance with the scope and terms and conditions:

.....
On behalf of the Client

.....
Date

Payments can be made via the following routes:

- Cheque made payable to The Preservation Company and sent to 8 Low Road, Auchtermuchty KY14 7AU
- By BACS to RBS, Sort Code 83-26-28, Account No. 16240313
- By Debit or Credit Card.



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8 Low Road
Auchtermuchty
Fife,
KY14 7AU

T: ST ANDREWS : 01334 461065
T: DOLLAR : 01259 781648
T: EDINBURGH: 0131 603 4643
E: info@thepreservationcompany.co.uk
W: www.thepreservationcompany.co.uk

RECEIPT

INVOICE: A9850 SURVEYFEE
DATE: 09 SEPTEMBER 2025

TO:
Scott Mills
By email: scott.mills@mac.com

PROPERTY ADDRESS (IF DIFFERENT):

COMMENTS OR SPECIAL INSTRUCTIONS:

Quote Reference	Instructed By	TERMS
Q9850	Gavin Venters	7 DAYS

DESCRIPTION	TOTAL
To Survey carried out at 3 Novar Crescent Kirkcaldy KY11 1PYT	£135.00
RECEIVED WITH THANKS	
SUBTOTAL	£135.00
V.A.T.	£27.00
TOTAL DUE	£162.00

Payment can be made by BACS, by cheque payable to The Preservation Company or by Debit or Credit Card
Bank Details: RBOS Sort Code 83-26-28, Account No. 16240313
For International Funds Transfer - IBAN No. GB22 RBOS 8326 2816 2403 13 - IBAN BIC No. RBOS GB 2L
If you have any questions concerning this invoice, please contact Gavin White 01334 461065 or 01259 781648.

Thank you for your business!

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MAKE A GOOD DEAL BETTER. ENSURE YOUR GUARANTEE IS INSURANCE BACKED.

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) for up to 10 years from the completion of the work.

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.

WHAT IS AN IBG?

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 trading and is, therefore, unable to meet their guarantee obligations by carrying out or meeting the costs of remedial works that may be required during their long term guarantee.

HOWEVER, WHAT HAPPENS IF THE CONTRACTOR IS NO LONGER TRADING?

Members of the PCA are able to offer IBGs, provided by Quality Assured National Warranties (QANW), 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 trading.



**MOST CONTRACTORS
PROVIDE GUARANTEES,
OFTEN BETWEEN 2 AND
30 YEARS.**

**HOWEVER, NOT ALL
OF THESE WILL HAVE
THE BACKING OF AN
INSURANCE POLICY.**

Imagine if a defect develops with the improvement works that have been undertaken at your home and you try to call the contractor only to discover that that they have ceased trading. Who is going to rectify the defect or honour the guarantee? 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 an Insurance Backed Guarantee.

THE SOLUTION - AN INSURANCE BACKED GUARANTEE

If a defect should occur to work undertaken at your property, which is covered under a long term guarantee previously given to you by a contractor who has ceased trading and where you have the benefit of an IBC from QANW, you would make a claim to QANW.

QANW 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 re-inspection of the works would be organised by QANW 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 original contractors long term guarantee, QANW will meet the reasonable costs of remedial works that are required.

A Property Care Insurance Backed Guarantee is an insurance product which is designed to meet the demands and needs of those who have had property care work carried out at their property by a PCA Member Contractor and require insurance protection in the event that the PCA Member Contractor completes

the property care work, but is consequently unable to honour the terms of their guarantee due to having ceased trading.

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 Insurance Product Information Document, which is available on our website: qanw.co.uk/property-care-ibg-ipid/

HOW DO I GET AN INSURANCE BACKED GUARANTEE?

When quoting for works, your PCA member will include an Insurance Backed Guarantee as part of their contract with you, or provide you with a quotation for you to consider. QANW 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).

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 QANW will forward you your policy documentation for your retention.

COMPARISON

QANW IBG VS CONTRACTORS STAND ALONE OWN GUARANTEE

WHO ARE QANW?

QANW is a UK based insurance provider, which specialises in Insurance Backed Guarantees for construction and home improvements. QANW is a trading name of Warranty Services Ltd.

Insurance Protection covering:
Damp Proofing, Timber Treatment, Wall Ties,
Lateral Restraints and Structural Waterproofing

Actual Period of Cover

Insurance Policy for Each Property

Protects against a contractor having ceased trading

Underwritten by Accelerant Insurance UK Limited, UK based, authorised and regulated insurance company.

QANW IBG

Up to 10 years



Contractor Guarantee (Only)

Only for as long as the contractor is trading



CONTACT US: If you have any queries about the cover provided by an Insurance backed Guarantee, please direct these to QANW as your contractor is not able to discuss the cover with you as they are not regulated to do so. QANW can be contacted by:

telephoning during office hours:
01292 268020

sending us an e-mail at:
info@qanw.co.uk

or visiting our website:
www.qanw.co.uk

Terms & Conditions

1.0 Interpretation

1.1 The following words in **bold** will have the following specific meanings in these terms:

Company means The Preservation Company Limited, incorporated under the Companies Acts (registered number SC359187) and having its registered office at 6 Atholl Crescent, Perth, PH1 5JN;

Conditions means these terms and conditions;

Consumer means the person named in the Quotation to whom the Company is providing Treatments;

Contract means the contract between the Company and the Consumer for the provision of the Treatments and any related works; incorporating these Conditions and the Quotation;

Deposit means any deposit specified in the Quotation;

Final Invoice means the invoice sent to the Consumer upon payment of the Final Invoice;

Initial Inspection means any inspection defined as an "Initial Inspection" in the Quotation or in correspondence provided to the Consumer;

Interim Invoice means any invoice issued to the Consumer after the commencement of the Treatments but before the Final Invoice;

Materials means any materials whatsoever which are used in carrying out the Treatments or used in any other work which is undertaken by the Company;

Property means the property specified in the Quotation, where the Treatments and related works are to take place;

Quotation means any Quotation, statement of indicative costs, budget and/or proposal given to the Consumer;

Treatments means the treatments specified in the Quotation and any other works as agreed with the Consumer.

1.2 The words defined in the Quotation and these Conditions shall have the same meaning in all correspondence between the Company and the Consumer, unless it is explicitly stated otherwise.

1.3 Words in the singular include the plural and in the plural include the singular; and a reference to one gender includes a reference to the other gender.

1.4 Condition headings do not affect the interpretation of these conditions.

2.0 Application of Terms

2.1 The Company will rely upon the written terms set out in these Conditions and in the Quotation. Please read them carefully. If the Consumer requires any explanations about

these Conditions then please contact the Company.

2.2 If any amendments to these Conditions are required the Consumer must confirm these in writing and they must be agreed by an authorised representative of the Company.

3.0 Scope of Initial Inspection

3.1 The Treatments recommended in the Quotation relate only to the infestation or attack discovered during the Initial Inspection and the price detailed in the Quotation is limited accordingly. No warranty or representation is made that no further infestation or outbreak exists. It should be realised that fungus may have spread into areas where inspection was not possible during the Initial Inspection. In some cases defects may only be discovered when technicians uncover an area. In the case that further defects are discovered this will be discussed fully with the Consumer upon discovery. Interim invoices will be issued for any extra work which is carried out, beyond the scope of the Quotation.

3.2 Whilst all our surveyors and operatives have completed basic training in respect of asbestos awareness, we are not asbestos specialists. In order to comply with HSE legislation, any textured plaster wall/ceiling finishes or materials that we suspect may contain asbestos within the "Treatment" areas will have to be tested by an approved asbestos specialist contractor. If you are aware of any asbestos within the property, we would be appreciative if you can inform us as soon as possible.

4.0 The Company's Obligations to the Consumer

4.1 The Company will carry out the Treatments with all reasonable skill and care, to the requirements of the Contract and in such a way in which inconvenience to others is minimised. All materials used will be of good quality. All completed work shall be of good quality and work shall be carried out in the order most likely to lead to a satisfactory job.

4.2 The Company shall advise the Consumer on all relevant safety issues associated with the required Treatments.

4.3 The Company will carry out the Treatments as specified in the timetable agreed by the Consumer. This timetable will be agreed verbally after the Company receives acceptance of the Quotation.

4.4 The Company may adjust the timetable after discussing this with the Consumer and in accordance with Condition 8 of these Conditions.

4.5 If, for whatever reason, there is any delay, suspension or cancellation of the undertaking of the Treatments then Condition 9 of these Conditions will apply.

4.6 The company will provide the Consumer with a Guarantee that covers the Treatments, in accordance with Condition 10 of these Conditions. The terms of the Guarantee will be

explained to the Consumer both in writing and verbally.

4.7 When replacing lifted insulation material within a roof void (especially given the often very restricted access space) it is not always possible to replicate the positioning of the previously lifted material.

4.8 We shall endeavour to carry out all work with the utmost care and consideration to the property. However, due to the nature of the treatments, it is possible that some chemical seepage may occur. This may affect internal decorated surface (such as when a spray treatment to a roof void is undertaken). As this is beyond our control, we cannot be liable for any redecoration which may be required.

4.9 The Company have appropriate insurance to cover possible third party damage, which may be caused by any of the Company's activities in carrying out the work to the Property.

5.0 The Consumer's Obligations to the Company

5.1 The Consumer's main obligation to the Company is to make the payments due to the Company. These payments and when they fall are detailed in the Quotation.

5.2 The Consumer is not entitled due to any minor defect to withhold more than a proportionate amount of the outstanding balance. If the Consumer does withhold any amount after the due date because of any minor defect, notice must be given to the Company before the final date on which payment is due. This notice must also state the reasons payment is being withheld.

5.3 If the Consumer fails to pay the amount specified in any invoice by the due date then the Company may charge interest until the full amount is paid. The interest rate charged by the Company will be four % above the base rate set by the Royal Bank of Scotland.

5.4 If the Consumer has failed to pay the amount specified in any invoice by fourteen days after the due date, the Company reserves the right to terminate the Contract. In the event of termination, no outstanding work will be completed in the Property and the Company will not issue a Guarantee on the work which has been completed.

5.5 In the event of legal action for non-payment, the Consumer shall be responsible for all costs allowable by the Courts if an award is made in the Company's favour.

5.6 The Consumer must agree to provide the following for the Company's use, free of charge:

5.6.1 water, washing facilities and toilets;

5.6.2 electricity supply;

5.6.3 adequate storage space; and

5.6.4 safe and easy access to the Property from the public highway.

5.7 The Consumer must arrange for the removal of all fixtures, fittings, floor coverings, furniture and food stuffs from areas requiring Treatment, prior to the Company's arrival at the Property. These fixtures and areas will be set out in the Quotation.

5.8 Should the Consumer be in breach of Conditions 5.6 or 5.7 of these Conditions, he or she may incur additional costs due to delay and/or provision of additional services. The Consumer may be required to pay reasonable compensation to cover those extra costs.

6.0 Delivery, Title & Risk

6.1 Where the Consumer's money has been used to make specific purchases on the Consumer's behalf, then legal title to those Materials, or the proportion of them that the Consumer has paid for, will pass to the Consumer. The Company will then either deliver them to the Consumer or label them as belonging to the Consumer. Where the Materials are stored by the Company, the Company will keep those Materials separate from Materials belonging to the Company and those of third parties. The Company will also keep those Materials stored, protected, insured and identified as the Consumer's property until they are delivered to the Consumer. The Consumer will be able to inspect the Materials and/or repossess them.

6.2 Materials belonging to the Company may be delivered to the Site. If the Contract is terminated early for reasons detailed in Conditions 9.2 or 9.3 of these Conditions then, with reasonable notice, the Consumer must return and deliver the Materials to the Company. If this happens, the Company will reimburse the Consumer if any of the Consumer's money was used to purchase a proportion of the Materials. If the Consumer does not return the Materials to the Company, the Company retains the right to take legal proceedings to recover the Materials or their value.

6.3 If the Contract is terminated early for reasons detailed under Conditions 9.1, 9.5 or 9.6 of these Conditions then, with reasonable notice, the Consumer must return and deliver the Materials to the Company. If this happens the Consumer may have to pay compensation for reasonable costs or losses reasonably incurred.

6.4 Until ownership of the Materials passes to the Consumer, the Consumer must:

6.4.1 store the Materials separately in such a way that they remain readily identifiable as the Company's property;

6.4.2 not destroy, deface or obscure any identifying mark or packaging on or relating to the Materials;

6.4.3 maintain the Materials in a satisfactory condition.

7.0 Unexpected Work

7.1 The cost of the Company's initial recommended Treatments and associated work are detailed in the attached Quotation. This price is based on the assumption that the work in each item can be carried out in one continuous operation.

7.2 Where unexpected work arises, the Company will inform the Consumer and ascertain how the Consumer wishes to proceed. The Company reserves the right to issue Interim Invoices for any unexpected works carried out with the prior consent of the Consumer.

7.3 The Company will make every effort to complete any unexpected work by the timescales agreed with the Consumer. This should be read in conjunction with Condition 8 of these Conditions.

8.0 Changes to Agreed Timetable

8.1 The Company will make every effort to complete the work by the timescales agreed with the Consumer. The Consumer should appreciate, however, that sometimes delays may occur for reasons beyond the Company's control. The Company cannot be held responsible for these delays. If such delays occur the Company will complete the work as soon as possible.

8.2 The Consumer will be entitled to compensation if the Company causes significant or unreasonable delay due to factors within the Company's control. In the case of major delays to the Treatments being carried out, the Consumer will be entitled to cancel the Contract as detailed in Condition 9.2 of these Conditions.

8.3 The Company will seek to accommodate small delays caused by the Consumer without recourse to compensation.

8.4 If the work is delayed or lasts longer than expected, for any reason within the Consumer's control, the Company will adjust the price accordingly.

9.0 Cancellation of this Contract

9.1 If the Consumer cancels the Contract before the work is complete, then the Consumer may have to pay compensation for costs or losses reasonably incurred. The Company will endeavour to keep these costs to a minimum. The Company reserves the right to retain all of the Consumer's deposits, if applicable, as a contribution.

9.2 If there is a serious delay to the Treatments being carried out for reasons that are outside the control of the Consumer but within the Company's control, then the Consumer will be entitled to cancel the Contract and receive a full refund.

9.3 Additionally, if the Company is in serious breach of its obligations as detailed in these Conditions and the Quotation, then the Consumer has a right to:

9.3.1 cancel the Contract and receive an appropriate refund; or

9.3.2. request a repair or replacement; or

9.3.3 ask for compensation.

9.4 The Consumer may seek these remedies if the Treatments are incorrectly carried out or not fit for purpose. The Consumer cannot seek these remedies for changing his or her mind about the Contract or for deciding that he or she no longer wants some or all of the specified Treatments.

9.5 If the Consumer is in serious breach of his or her obligations as set out in this Contract and in the Quotation and he or she fails to remedy that breach within 14 days of receiving written notice from the Company about that breach, then the Company has a right to cancel the Contract. The Company will give the Consumer reasonable opportunity to rectify the breach.

9.6 If the Consumer does not pay all sums due within 14 days of receiving the invoice, then the Company has a right to cancel the Contract. Any outstanding work will not be completed and there shall be no Guarantee issued to the Consumer.

9.7 If the Company suffers a loss as a result of the Consumer's breach of Contract, the Company will take reasonable steps to prevent the loss from getting worse. If the Consumer's breach of Contract leads to a cancellation then the Consumer may have to pay compensation for reasonable costs or losses reasonably incurred.

10.0 The Guarantee

10.1 Upon full payment of the Final Invoice, the Company will issue to the Consumer their 20 year (insurance backed to 10 years maximum where applicable) Guarantee. (10 years in respect of lateral waterproofing membrane).

10.2 The Company reserves the right to charge a re-inspection fee for any call out on a Guarantee enquiry relating to previous Treatments or repairs. In the event that this re-inspection leads to any re-treatment works, then the re-inspection fee will be refunded in full. Any necessary re-treatment will be carried out free of charge provided the Property has been maintained in a wind and watertight condition.

10.3 When treatment has been carried out for the prevention or eradication of fungal attack of timber or masonry, or damp proof insertion, the Guarantee is conditional upon the following:

10.3.1 satisfactory completion of any alteration or repair work recommended by the Company (including external observations as detailed in the Quotation); and

10.3.2 the Property remaining wind and watertight and free from any significant internal water escape.

10.4 In the event that replastering of wall surfaces where plastered onto the hard is to be undertaken by external contractors as arranged by the Consumer, the Consumer must seek guidance from the Company as to the

specifications of the plaster used. The use of an inappropriate material may invalidate the Guarantee.

10.5 Should we and where detailed apply a resin floor coating to specified sections of solid floor surface, it is essential that when refitting floor coverings, that they must not be secured by means of tacks or gripper strips. Puncture of the resin surface coating will invalidate any Guarantee on this section of work.

10.6 On no account should any fixings be secured to the membrane surfaces other than through the manufacturers plugs installed by The Preservation Company Ltd and as agreed prior. Any break or puncture to the seal caused by others will invalidate our Guarantee. Our Guarantee in respect of lateral membranes is restricted to 10 years which is the industry standard. The pump guarantee is restricted to one year unless our yearly service contract is agreed. BS8102 (2009) is the "code of practice" for protection of below ground structures against water from the ground.

10.7 The Guarantee will not cover any areas of the property which are not treated to the Company's recommended specifications.

10.8 The Guarantee will not cover any areas of the Property which have been repaired, altered or added to by others upon completion of the Treatments unless such proposed alterations are approved by the Company in writing before they are undertaken.

10.9 The Guarantee is applicable to the Property during the period it is in force to any subsequent owner or owners of the Property. In the event of the sale of the Property, the Guarantee shall be assigned to any subsequent owner of the Property.

10.10 Any claims under the Guarantee must be made in writing, sent by registered post, to the Company's registered office.

11.0 Conciliation and Arbitration

In the event that there is a dispute as to these Conditions or the Contract or the nature and quality of the Treatments provided the parties shall refer the matter in dispute to an independent third party (to be agreed between them) to be appointed to determine the issue at dispute. In the event that the parties cannot agree such independent third party, or following seven days after notice by either party of its wish to initiate dispute resolution proceedings, no independent third party is appointed either party may refer the matter in dispute to the President (for the time being) of The Law Society of Scotland, who shall have power to adjudicate or refer the matter to a person with suitable experience in the subject matter of the dispute to determine the issue of dispute (acting as an expert rather than an arbiter). The costs and expenses of such independent party or President of The Law Society of Scotland or such expert shall be in the award of the independent third party, President or such expert, as appropriate, failing which they shall be split equally between the parties. The parties shall be bound by any decision of

such independent third party, the President or such expert, as appropriate, appointed under this condition.

12.0 General

12.1 Each right or remedy of the Company under the Contract is without prejudice to any other right or remedy of the Company whether under the Contract or not.

12.2 If any provision of the Contract is found by any court, tribunal or administrative body of competent jurisdiction to be wholly or partly illegal, invalid, void, voidable, unenforceable or unreasonable it shall to the extent of such illegality, invalidity, voidness, voidability, unenforceability or unreasonableness be deemed severable and the remaining provisions of the Contract and the remainder of such provision shall continue in full force and effect.

12.3 Failure or delay by the Company in enforcing or partially enforcing any provision of the Contract shall not be construed as a waiver of any of its rights under the Contract.

12.4 Any waiver by the Company of any breach of, or any default under, or any provision of the Contract by the Consumer shall not be deemed a waiver of any subsequent breach or default and shall in no way affect the other terms of the Contract.

12.5 The parties to the Contract do not intend that any term of the Contract shall be enforceable by virtue of the doctrine of *jus quaesitum tertio* by any person that is not a party to it.

12.6 The formation, existence, construction, performance, validity and all aspects of the Contract shall be governed by Scottish law and the parties submit to the exclusive jurisdiction of the Scottish courts.



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