

Structural and external

While the following list does not cover everything, it will give a good indication of the type of issues that we are responsible for with your home. It's best to check with us first, however.

Roof

Included	Not included
Roof structure – joists, beams and battens of the roof frame	Storm damage (this may be covered by your building's insurance)
Loose or missing tiles and ridge tiles	Guttering and downpipes on houses
Roof felt	Roof mounted solar panels that just serve your home
Flat roof covering	Damage caused by the customer
Chimney stack	
Fascias and soffits	
Flashing	
Guttering and downpipes on blocks of flats	

External walls

Included	Not included
Structural frame of your home	Accidental damage to windows (although you may be covered by your building insurance)
Cladding	Extractor fan outlets from your kitchen/bathroom
Brickwork and blockwork	Damage caused by the customer
Wall cavity and the insulation	
Damp proof course	

Doors and windows

Included	Not included
External doors	Adjustments to UPVc doors and windows due to temperature changes
Entrance door frame	Door furniture – letterboxes, door knockers, spy hole, doorbell and hinges
External window frames	Glass in windows and entrance door
External door step	Internal doors and windows
	Damage caused by the customer

Internal Walls



Included	Not included
Structure of load bearing walls – brickwork and framework	Plaster and plasterboard attached to walls
	Paint or wallpaper
	Shrinkage or settlement cracks
	Non load-bearing stud walls
	Internal doors
	Damage caused by the customer

Floors

Included	Not included
Floor structure – joists, beams and floorboards	Floor coverings – tiles, vinyl, carpets, laminate, hard floor
	Damage caused by the customer

Ceilings

Included	Not included
Ceiling structure – joists and beams	Plaster on ceilings
	Paintwork
	Shrinkage or settlement cracks
	Damage caused by the customer

Stairs

Included	Not included
Staircase	Stair nosings
Treads and risers	Loose handrail and newel posts
Banister and handrail attached to staircase	Gripper rods
	Floor covering
	Handrail attached to wall
	Damage caused by the customer