



Thatch property owners guide to electrical reports

Lloyd &
Whyte
Heritage

1.0 Thatch property owners guide to electrical reports

1.1 Why insurers ask for it and why we agree

Most insurers will require a copy of a valid (i.e. within date and stated as satisfactory) electrical inspection report. This does not affect your premium but may result in endorsements being placed on your policy or influence your ability to get insurance at all.

Domestic Electrical Installation Condition Reports have recently changed but most insurers will require that all coded remedial work and recommendations are completed.

This will give you the peace of mind that your property has been professionally checked and any potential issues addressed.

These precautions may seem strict but electrical faults have been a major cause of thatch fires and were previously second only to chimney related incidents.



Electrical certificates have increasingly become a standard requirement of many thatch home insurers over the last decade or so. As a result fires caused by electrical faults have been significantly reduced.



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1.2 Your electrical report explained

Your electrician will produce an Inspection Report when they have carried out an initial inspection of the property.

The length of this report can vary depending on which approved body they belong to.

Your insurer will accept Electrical Inspection Reports from qualified electricians who are members of one of the following approved bodies.

Therefore please ensure you appoint a qualified electrician who is affiliated to one of these bodies.

Approved bodies:



Please pass this to your electrician so they are aware of the terms required by our insurer, which may save time, inconvenience and costs at a later stage.



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1.3 Your electrical report explained

- Most insurers will require a copy of a valid (i.e. within date and stated as satisfactory) electrical inspection report.
- Each electrical report will detail the test results of the wiring at your property and explain in depth any recommendations indicating improvements or faults.
- Any areas identified in the report are listed as coded items, either C1, C2 or C3. C1 being most urgent through to C3 being mainly used for recommendations:
 - **CODE 1** There is a danger present, risk of injury and immediate remedial action required
 - **CODE 2** There is a potential danger present and urgent remedial work is required
 - **CODE 3** Improvement is recommended
- Our insurer's default position is that all C1, C2 and C3 items are required to be completed.
- However, in some instances we may review and accept some individual C3 items where:
 - They have been noted as observations only
 - No further work is recommended
 - The electrician confirms they pose no threat to electrical safety



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1.3 Your electrical report explained

C1 coded items:

- Danger Present
- Risk of injury
- Immediate remedial action required
- Unacceptable report until items rectified

C2 coded items:

- Potentially Dangerous
- Urgent remedial action required
- Unacceptable report until items rectified

C3 coded items:

- Improvement recommended
- OR**
- No items adversely affecting electrical safety
 - Potentially acceptable report



Any report that is marked as unsatisfactory will not be accepted by our insurers.





For the full Thatch home insurance guide visit:
www.lloydwhyte.com/heritageadvice



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