

Asbestos in the Home

Good to Know



Asbestos is a term for a group of naturally occurring minerals made up of microscopic fibres. A versatile material it was widely used in construction since the end of the 1800's and it was used in lots of products, everything from toilet seats to textured coatings on walls and ceilings. However, we later found out that Asbestos is dangerous as the human body cannot break down the fibres. So if you breathe in asbestos fibres they can embed themselves in your lungs and cause fatal illnesses.

In 1985 the use of Blue and brown asbestos in the UK was prohibited. However, we continued to use white asbestos up until an all-out ban in 1999. All types of asbestos can cause fatal illness and even today people are still dying as a result of asbestos exposure.

Is It Likely To Be In My Home?

It depends on the age of your property and whether it has been extended, altered or refurbished. If it or any part of it was built before 2000 then there is a risk of asbestos containing materials. Common high risk areas are:

- Warm Air heating installations
- Textured wall and ceiling coatings
- Old electric storage heaters
- Fire proofing insulation board
- Asbestos cement products, for example prefabricated garage wall and roof panels
- Older vinyl or plastic floor tiles
- Boiler and range flues
- Artificial roof slates
- Roof lining paper
- Central heating pipe insulation

Is My Health At Risk?

In the majority of cases, the Asbestos won't present a significant risk as it only becomes a hazard if damaged or broken which would release the fibres and such fibres inhaled over time can cause lung disease including cancer.

Providing it is undamaged and not disturbed then it might be best to leave it alone rather than disturb it. However, care should always be taken and before commencing any work on suspected asbestos containing materials a risk assessment should be undertaken as any work such as sanding, cutting or drilling could release the fibres into your home.



Remember

- You can't see asbestos fibres in the air
- Asbestos is only a danger when fibres are made airborne and are breathed in
- As long as the asbestos is in good condition and can't be easily damaged then it shouldn't be a risk to you.

What If The Asbestos Is Damaged?

Any Asbestos containing material that is damaged should be removed from the property and correctly disposed of. The level of work required, and whether a HSE (Health and Safety Executive) licensed contractor is required to do the work will depend on the nature of the material and its location in the property. You should ensure that whoever is instructed to undertake the work is aware of the presence or risk of Asbestos so that they can take appropriate precautions and that the work complies with the relevant asbestos regulations. If you are in any doubt you should seek help and advice from an Asbestos contractor who is licensed by the HSE (Health and Safety Executive).

Remember

- Make sure anyone who works on your property is aware of the presence of any Asbestos containing materials.
- Check that any asbestos removal contractor holds a Health and Safety Executive (HSE) license.

Will Asbestos Affect My Home Insurance?

You should check with your home insurance provider as some insurance companies have restrictions based on the location of the asbestos. For example, they won't provide cover if the roof or walls are made of asbestos. In most cases the presence of asbestos would not be a significant issue for most insurance companies and the insurer would rebuild, repair or replace the parts of the property damaged.

Remember

- Most insurance companies won't cover the cost of removal of asbestos from the property as asbestos use has been so widespread and the removal costs tend to be high.
- Repairs to parts of the building with asbestos containing materials won't be covered unless damage has been caused by a cause covered under the insurance policy. So wear and tear isn't covered for example.
- If there are large quantities of asbestos in your property then you should notify your insurer.

Useful Websites

For more information on Asbestos in the Home, visit the following websites:

Health and Safety Executive website:

1. www.hse.gov.uk/asbestos/

The gov.uk website:

2. <https://www.gov.uk/asbestos-in-home>

Asbestos Information centre:

3. www.aic.org.uk

Asbestos and Countrywide Home Surveys

If you're buying a new home and you are worried about Asbestos then a Countrywide Home Survey can offer you peace of mind. Our RICS qualified surveyors will advise you if they find or suspect any asbestos containing materials have been used in the construction of the property and will provide guidance on whether you need to take further action.

Let us guide you home with a Countrywide Home Survey.

