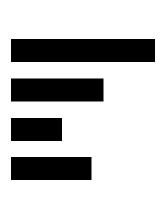


# Homebuyers Survey Report

Of





August 2025

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## Section A

#### Introduction to the report

This Homebuyers Survey is produced by an RICS surveyor who has written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.

The Building Survey Report aims to:

- help you make a reasoned and informed decision when purchasing the property, or when planning for repairs, maintenance or upgrading of the property
- provide detailed advice on condition
- describe the identifiable risk of potential or hidden defects
- make recommendations as to any further actions or advice which need to be obtained before committing to purchase.

Section B gives an outline description of what the inspection covers. A more detailed description is contained in the 'Description of the RICS Building Survey Service' at the end of this report.

Any extra services provided that are not covered by the terms and conditions of this report must be covered by a separate contract.

After reading this report you may have comments or questions. If so, please contact the RICS surveyor who has written this report for you (contact details are given in section B).

If you want to complain about the service provided by the RICS surveyor, the surveyor will have a "RICS-complaint" handing procedure and will give you a copy if you ask.



## Section B

#### About the inspection

Surveyor's name	Company Name			
Paul Sarchet BSc (Hons) MRICS	Agrious Surveyors			
1184971				
Date of the inspection	Report reference number			
August 2025				
Client name				
Full address of the property				
Weather conditions when the inspection took place				
The weather conditions at the time of the inspection were overcast and dry.				
The status of the property when the inspection took place				
The property was occupied and fully furnished at the time of the inspection.				

I inspect the inside and outside of the main building and all permanent outbuildings. I also inspect the parts of the electricity, gas/oil, water, heating, drainage, and other services that can be seen, but these are not tested other than through their normal operation in everyday use. To help describe the condition of the home, I give condition ratings to the main parts (the 'elements') of the building, garage, and some parts outside. Some elements can be made up of several different parts. In the element boxes in parts D and E I describe the part that has the worst condition rating first then briefly outline the condition of the other parts. The condition ratings are described as follows.

3	Defects that are serious and/or need to be repaired, replaced, or investigated urgently	
2	Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way	
1	No repair is currently needed. The property must be maintained in the normal way	
NI	Not inspected (see 'Important note' below)	

I carefully and thoroughly inspect the property using reasonable efforts to see as much of it as is physically accessible. Where this is not possible an explanation will be provided. I visually inspect roofs, chimneys, and other surfaces on the outside of the building from ground level and, if necessary, from neighbouring public property and with the help of the camera. Flat roofs no more than 3m above ground level are inspected using a ladder where it is safe to do so. I inspect the roof structure from inside the roof space if there is safe access. I examine floor surfaces and under-floor spaces so far as there is safe access and permission from the owner. I am not able to assess the condition of the inside of any chimney, boiler, or other flues. I do not lift fitted carpets or coverings without the owner's consent. Intermittent faults of services may not be apparent on the day of inspection. If I am concerned about parts of the property that the inspection cannot cover, the report will tell you about any further investigations that are needed. Where practicable and agreed I report on the cost of any work for identified repairs and make recommendations on how these repairs should be carried out. Some maintenance and repairs I suggest may be expensive. Purely cosmetic and minor maintenance defects that have no effect on performance might not be reported. The report that I provide is not a warranty.



## Section C

#### About the Property

#### Type of Property

The subject property comprises of semi-detached residential dwelling which briefly comprises of a lounge, kitchen and reception to the ground floor, with three bedrooms and bathroom to the first floor.

#### Approximate year the property was built

Based on my knowledge of the area and housing styles, it is deduced that the property would have been constructed in the early 2000's.

#### Approximate year the property was extended

The property has not been extended.

#### Approximate year the property was converted

The property has not been converted.

#### Construction

The property is built using traditional materials and techniques. The roof is built of timber trusses and with a profiled interlocking concrete tile finish. The ground floor is of beam and block concrete construction, with the first floor being of timber joist construction with timber boards laid over. The external walls are of cavity wall construction in a stretcher bond formation.

#### Means of Escape

The means of escape/fire precautions in the property may be considered good in light of the layout of a residential property having the only staircase within the hallway with direct access to the front entrance door and then to the street. As kitchens represent a high-risk area within a residential property, it is recommended that the door between the lounge and hallway can be closed. Note also if the front door is locked at night, the keys should be readily available and accessible.

#### Security

Security to the property consists of physical measures of window and door locks. The property is served to the front by a timber door set with glazed panels set in a timber frame. To the rear of the property is an aluminium bi-fold uPVC door set with full-height glazing. The glazing to these doors could be a weak point of access for intruders, however, they would need to access the rear garden.

#### Energy

I have not prepared the Energy Performance Certificate (EPC). If I have seen the EPC, then I will present the ratings here. I have not checked these ratings and so cannot comment on their accuracy.



## Energy Efficiency Rating

The energy-efficiency rating can be issued by the Vendor's agent.



## Section D

#### Outside the property

#### Limitations to inspection

The report excludes and investigation into the structural design and compliance with current building legislation except insofar as such matters have come to light in the normal course of the investigation of materials and state of repair.

#### D1 Chimney stacks

n/a

#### D2 Roof coverings

2

The roof of the main building is a pitched roof consisting of profiled interlocking concrete tiles onto timber battens across the rafters with ridges having half-round ridge tiles with mortar pointing. Such tiles typically have a lifespan of 80 to 100 years or more with regular maintenance.

To the elevations moss and lichen growth were noted to the tiles, particularly to the ridge tiles. Over time this can damage and delaminate the tile causing leaks. It is recommended that works to clear the roof tiles is carried out and allow to and undertake bedding repairs to the various ridge tiles identified during those works.

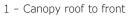
Inspection from the ground gave a reasonable view but close inspection is recommended by a suitable contractor. At the time of the inspection no significant evidence of current leaking noted within the main roof void or the rooms below. As moss growth was noted it is possible that some of the tiles have delaminated to a point that these may deteriorated further, causing leaks in the future.

Sarking felt within the roof void will typically have a lifespan of 35 – 45 years but is generally protected by the roof tiles above. Given the age of the property this barrier can start to degrade overtime, and it is possible for leaks to develop in the future.

To the front of the property is a lean-to canopy roof above the main entrance. This is finished with square edged concrete tiles which were noted to have some localised moss and lichen growth which would benefit from being cleaned in conjunction with the main roof.









2 - Roof tiles to front elevation



3 - Roof tiles to rear elevation



4 - Roof tiles to rear elevation



#### D3 Rainwater pipes and gutters

2

The rainwater goods to the property comprise of uPVC gutters and downpipes to the front and rear elevations. These were generally found to be in good order, some localised vegetation and staining was noted to some of the joints. It is recommended that all gutters are cleared initially and then joints checked and sealed on a cyclical basis.





5 - Vegetation growth within gutter to front

6 - uPVC rainwater goods

#### D4 Main walls

4

The outside main external walls to the building generally consist of cavity brickwork with all elevations being of fair faced brickwork in a stretcher bond formation. The main walls were noted to be in good order, and no significant distortion or damage was noted to the main elevations.

To the front of the property is a section of rendered finish which was found to be good order. It would be recommended that decoration works are carried within the next 2 to 3 years. It is then recommended that the elevations are decorated on a cyclical basis of every 5 to 6 years.

The overflow pipe from the ground floor WC was noted to have stained the brickwork and it would be recommended that this is cleaned. It would be advisable to extend the length of the overflow pipe to prevent staining in the future.

Dampness testing was carried out to the ground floor to various areas and a usual and acceptable reading of around 12% were recorded which is normal for cavity masonry walls.

I was unable to gain sight of the foundations and therefore cannot confirm the type or depth and condition. At present, it would appear that these remain appropriate and provide adequate support to the building. It is however imperative that insurance is placed immediately on your purchase of the property which should include adequate subsidence cover in the unlikely event of this development.

It is also recommended that you seek from your legal representative of any historical insurance claims that may have been made in respect of any structural issues to the property.



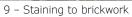




7 - Front elevation

8 - Side elevation







10 - Rear elevation



D5 Windows 1

The windows throughout the property are of uPVC construction with uPVC frames and mechanism openings to the various casements. The windows were noted to be in good order, with some debris build-up within the frame making the windows slightly stiff to open. These will require a deep clean with some ease and adjustment in order for them to operate fully.







12 - uPVC windows to rear elevation



13 - uPVC window mechanism



D6 Outside doors

The property is served to the front by a timber door set with glazed panels set in a timber frame. To the rear of the property is an aluminium bi-fold uPVC door set with full-height glazing. The doors were noted to be in good order, it would be recommended to undertake cyclical cleaning of the mechanisms to prevent debris build-up within the frame, ease and adjust hinges and locks.

The timber door to the front would benefit from general decorations within the next 12 to 18 months.





14 - Main entrance door set

15 - Bi-fold door to conservatory

#### D7 Conservatory and porches

1

To the rear of the property is a conservatory which comprises of cavity walls with aluminium windows and a hipped roof weathered with double glazed panels and finished with composite cladding panels externally. The structure is understood to have been constructed approximately 12 months ago was noted to be in good order



16 - Conservatory



17 - Conservatory internally







18 - Conservatory internally

#### D8 Other joinery and finishes

The existing fascia boards to the front gable are finished with uPVC cladding. These should be cleaned on a cyclical basis of every 5 to 6 years but should be next cleaned within the next 12 to 18 months. It was not possible to confirm the condition of the supporting timbers beneath.

The existing soffits and fascia boards to the remainder of the property are of timber and were found to be in reasonable order, however, it would appear that these have not been decorated for a number of years. These will require general rub down and preparations prior to decoration and it would be recommended that this is undertaken within the next 12 to 18 months to prevent potential damage to the timber then on cyclical basis every 5 to 6 years.



19 – uPVC cladding to front gable



20 - Timber soffit and fascia board



## Section E

#### Inside the property

#### Limitations to inspection

In order to discover evidence of present or potential defects to enable us to report as outlined above, my inspection extended to all areas accessible to both the interior and exterior of the house without carrying out damaging exposure works or the use of long ladders. I must point out that I have not lifted floorboards, or all fitted carpets or floor finishes throughout the premises as this would require the assistance of tradesmen and/ or special permission from the vendor. In this regard there are of course, in any building, many other elements which remain concealed after initial construction, which cannot be effectively inspected subsequently. I am bound to point out that I have not inspected woodwork, steelwork, concrete or other parts of the structure and fabric of the property which were covered, unexposed or inaccessible and cannot, therefore report that such parts of the property are free from rot, beetle infestation, corrosion or other defects. I would confirm that I have not tested any of the service installations, incoming mains, waste and drains etc. nor have they been exposed or checked in detail as is necessary to form a precise guide to their safety, adequacy and standard of installation. Such procedures would, however, be necessary to provide you with full information of the recommended maintenance and repair work to be arranged both now and in the future. I would however refer you to my brief comments under the various service installation headings later within this report. These are presented merely for your own preliminary guidance so that you may instruct specialist contractors if you elect to proceed.

E1 Roof structure

The roof structure is of traditional design and consists of the tiles and battens fixed to the rafters spanning ridge to timber wall plate to the main walls, TRADA trusses spanning front to rear walls. The rafters are retained by timber joists forming the ceiling of plaster below, and with mineral wool insulation between and over the joists. The roof was found to hold good alignment with no significant signs of distortion.







22 - Roof void







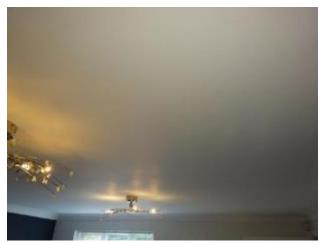
23 - Roof void

24 - Roof void

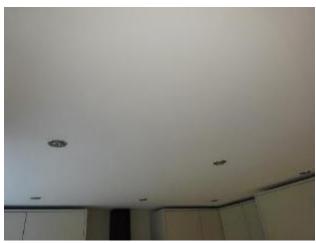
#### E2 Ceilings

To the ceilings that have been covered with a textured finish can contain low levels of asbestos depending on the age of the material. Asbestos was removed from textured (Artex) coverings in the late 1980's therefore given the age of the property it is unlikely that it would be present here, however, if there are major works being completed it would be recommended that this is tested prior to any removal or major works undertaken to the ceilings.

It should also be considered that given the age of the property the smooth plastered ceiling within the lounge may have existing Artex coving behind a plaster skim. Should you consider undertaking major disruptive works to the ceiling then it would be recommended that the ceilings are tested prior to undertaking any major works.

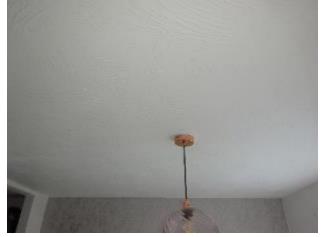


25 - Plaster painted ceiling to lounge



26 - Plaster painted ceiling to kitchen







27 - Textured ceiling to bedroom 1

28 - Textured ceiling to bedroom 2

#### E3 Walls and partitions

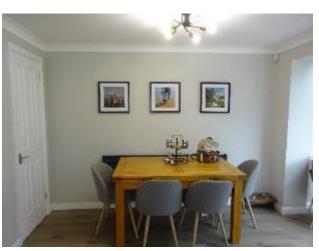
1

All the internal partitions generally hold good alignment with no evidence of any undue movement or deflection and therefore I must conclude that these remain currently structurally stable. Internally the external walls are finished with various plaster coatings, either painted directly or have a plasterboard lining. The external walls are finished with "dot and dab" plasterboard with a painted finish. The finishes generally remain in good condition with no significant evidence of cracking/ movement.

Where walls have been finished with a paper covering it is likely that sections of the plaster beneath will work loose when removed and additional plaster repairs would be required.



29 - Lounge



30 - Kitchen/ dining room







31 - Bedroom 1

32 - Bedroom 2



33 - Bedroom 3



E4 Floors

The ground floor is of beam and block construction with a screed covering and the floors were firm under foot.

The upper floor comprises of timber joists beneath floorboards which were generally noted to be in good order and firm under foot, with the exception of high trafficked areas within the rooms. It would be recommended to secure loose boards when replacing floor finishes throughout the property.

The broadloom carpets and other floor finishes were noted to be in reasonable order, but the carpets may require replacement within the next 4 to 6 years, or during the next cyclical decoration works.



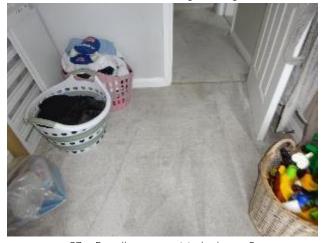
34 - Laminate flooring to kitchen



35 - Laminate flooring to lounge



36 - Broadloom carpet to bedroom 2



37 - Broadloom carpet to bedroom 3

#### E5 Fireplaces, chimney breast and flues

n/a



E6 Woodworks

The timber joinery, including skirting boards, doors, door frames and architrave were noted to be in good order and were noted to be decorated to a good quality. It would be recommended to undertake general repairs to some of the door frames and skirting boards and carry out repairs and decorations throughout the property within the next 18 to 24 months and then on a cyclical basis of every 4 to 5 years.







39 - Typical internal timber door set



40 - Loose/ unfinished skirting

#### E7 Bathroom and kitchen fittings

1

The subject property comprises of a kitchen and WC on the ground floor with bathroom located on the first floor and en-suite to bedroom 1.

The kitchen within the property comprises of a combination of floor and wall cupboards with a quartz worktop. The kitchen was noted to be in good/ reasonable/ poor condition, and it would appear to have been installed within the last 2 years. It would be recommended for general deep cleaning of all units and surfaces throughout the fixtures and fittings, ease and adjust doors and draws.

To the ground floor is a WC which comprises of a toilet and wash hand basin. The fixtures were found to be in good order and general deep cleaning of all units and surfaces throughout is recommended.



The bathroom within the property comprises of a toilet, wash hand basin and bath. The bathroom was noted to be in reasonable condition, and it would appear to be the original suite from construction. It would be recommended for general deep cleaning of all units and surfaces throughout the fixtures and fittings, however, given the age likely to require replacement within the next few years.

Off of bedroom 1 is an en-suite which consists of a toilet, wash hand basin and shower. The fixtures were found to be in reasonable order and general deep cleaning of all units and surfaces throughout is recommended. Some water damage was noted to the side of the shower, and it would be recommended to renew the silicone sealant around the try and screen of the shower.









43 - Ground floor WC

44 - Bathroom







45 - En-suite

46 - En-suite



47 - Water damage



## Section F

#### Services

#### Limitations to inspection

Services are generally hidden within the construction of the property. This means that I can only inspect the visible parts of the available services, and I do not carry out specialist tests. The visual inspection cannot assess the services to make sure they work efficiently and safely and meet modern standards. I have not been instructed to commission any inspections or tests of the mechanical, electrical, or public health facilities. The comments are based upon my own observations and do not constitute a detailed engineering appraisal.

#### F1 Electricity

Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings and that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner-occupied home. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.

The electrical main enters the property, presumably underground, where it rises to a termination junction leading to the meter positioned within a GRP cupboard at the front of the property and then the fuse board positioned within the ground floor WC. It appears as a single phase 240-volt supply feeding a meter and in turn to a fuse board.

Whilst I cannot fully confirm the serviceability and condition of the electrical installation and considering the age of the ring and lighting installations, the system appears in good order, however, I would still recommend an independent full electrical test by an approved contractor to confirm its serviceability and working order.



48 - Main incoming electrical supply



49 - Electrical fuse board



#### F2 Gas/Oil

Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by an appropriately qualified Gas Safe Engineer or Registered Heating Engineer and in line with the manufacturer's instructions. For tenanted properties by law a 12 monthly gas safety check must be carried out on every gas appliance/flue. A gas safety check will make sure gas fittings and appliances are safe to use. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning and to prevent carbon dioxide and other greenhouse gases from leaking into the air. For more advice contact the Gas Safe Register for gas installations, and OFTEC for oil installations.

The gas main enters below ground and rises to the meter situated within the GRP box at the front of the property. The installation appeared in good order and copper pipework runs to serve the various gas-fired appliances throughout the property. In many instances, the gas supplied pipework was concealed from view however where this was visible this remained in good order. I have no reason to suspect that the gas supply pipework is in anything other than good and proper condition at this time. As a minimum, I would recommend that the gas fire appliances that are to be retained are serviced by a GasSafe registered engineer to ensure that these remain in safe and proper working order.



50 - Main incoming gas supply

#### F3 Water

The cold-water main enters the property from the street. The pipework I believe distributes directly to serve the kitchen sink in accordance with current water bylaws, and also the boiler. In most instances, the supply pipework was concealed from view and could not be inspected in detail however from a visual inspection the installation appears serviceable and in working order. The insulation to the pipework is with traditional materials and appears to a good standard.

#### F4 Heating

The property is served with a wall mounted boiler located within the kitchen cupboard and serves the heating and hot water. The boiler from a visual inspection appears serviceable and was in operation at the time of the inspection. Testing the heating of the water was found to reach the required temperature within an expected level of time. I would anticipate that the boiler is at around 25+ years old (will be the original boiler installation) and therefore its estimated useful life expectancy is limited to approximately 15 years assuming the installation is regularly maintained and serviced.



Copies of any recent services should be obtained and if the boiler has not been serviced within the last 12 months, then it is recommended that one is carried out by a qualified engineer.

Due to the age of the boiler, it would be deemed to be at the end of its typical life expectancy and as such it would be recommended that the boiler be replaced.



51 - Gas fired boiler

#### F5 Water heating

Hot water is provided via the boiler referred to under the heading F4 Heating, then distributed to the various sanitary fixtures and fittings throughout the property. In many instances, the copper pipework is concealed within the service areas of the house. In general, the pipework I believe remains in good order.

#### F6 Drainage

The main drainage is from vitreous clay/ plastic pipework and 'separate' drains – that is to say one takes surface water (rain) and the other foul water (WCs, 'grey' sink and bath water). Being as old as the system is, I cannot confirm the integrity of the pipework or their connections and recommend this is checked if any problems arise. Drainage internally from the various plumbing and sanitary facilities I believe is run via uPVC pipework, however, in all instances, this was mostly concealed from view and therefore could not be inspected in detail. I have no reason to suspect that this is in anything other than serviceable condition at this time.



# Section G

#### Grounds

#### Limitations to inspection

No detailed investigations or tests have been carried out in respect of contamination on the site or the risk of contaminated land on any adjoining sites unless I have otherwise been instructed to commission the same.

#### G1 Garden

The property has access from the front via the main shared driveway which comprises of concrete block pavers providing access to the front entrance. The driveway was found to be in good order withan oit would be recommended that your legal representative confirm how general repairs are shared between owners.

The property has grounds to the rear with access from the conservatory and side access gate. The garden is mainly laid to lawn with an area of concrete paving slabs forming a patio which was noted to be in good order.

The rear garden is bordered with timber fence panels set in timber posts, these were generally found to be in good order. It would be recommended to understand from your legal representative which boundary side you are responsible for.







53 - Rear garden





54 - Patio to rear

#### G2 Permanent outbuildings and other structures

To the side of the property is a timber lean-to structure positioned above the patio to the side. The structure is weathered with polycarbonate roof panels. The flashing between the roof and wall was noted to be in poor order and would benefit from being replaced.



55 - Lean-to structure



56 - Loose flashing



#### G3 Garage

To the rear of the property is a single garage which is of single skin brick construction with brick piers a fair faced brickwork finish with a solid concrete floor, and metal "up and over" doors to the front, and timber door to the side. The garage was generally found to be in good order. The timber joinery to the door, soffits and fascia boards were generally in poor decorative order.





57 - Garage

58 - Timber soffits and fascia board





59 - Garage internally

60 - Garage internally



# Section H

## Issues for your legal advisers

I do not act as the legal adviser and will not comment on any legal documents. However, if during the inspection I identify issues that the legal advisers may need to investigate further, these will be listed and explained in this section (for example, check whether there is a warranty covering replacement windows). You should show your legal adviser this section of the report.

#### H1 Regulation

As there is an opening between the rear of the property and conservatory it is recommended that your legal representative obtains copies of the Planning and Building Regulation certificates for the rear extension.

#### H2 Guarantees

n/a



# Section I

#### **Risks**

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property or may be of a more general nature, having existed for some time and which cannot be reasonably changed.

#### I1 Risks to the building

n/a

#### I2 Risks to the grounds

n/a

#### I3 Risks to people

It was noted that it is likely that the textured coverings within the rooms and beneath the plastered finish may contain asbestos and should be tested and if required, removed by a specialist contractor.



Appendix A

Limitations of survey



#### Limitations of Survey

- I have not been able to inspect woodwork or other parts of the structure which were covered by floor coverings, fixtures, fittings, wall linings, suspended ceilings, furniture and other fittings, which were unexposed or inaccessible, and I am therefore unable to report that such parts remain free from defects.
- No part of the building has been opened up for inspection other than where indicated in the report, nor have any of the services or drainage installations been tested, unless by specialists where instructed by you or on your behalf. As a result, I cannot confirm that defects do not exist in those parts of the building which are concealed, or inaccessible, or in the services or drainage installations which have not been tested.
- I have not been able to inspect flues, ducts, voids or any similarly enclosed areas the access to which would have necessitated the use of specialist tools, or which would cause damage to fixtures and finishes, and I am therefore unable to report that such areas remain free from defect.
- If the property was occupied during the time of my inspection my work may have been limited. If I feel that there are any areas which require intrusive investigation or that my survey has been limited, you will have been advised accordingly.
- The report excludes any detailed investigation into the presence of deleterious materials in the structure and fabric of the building and no concrete sampling or analysis has been undertaken on your behalf, unless otherwise instructed. I recommend that your further negotiations should be subject to the vendor providing written confirmation that no use has been made of the following materials in the building:

Calcium chloride concrete additives

High alumina cement

Fibrous asbestos

Wood wool slab permanent formwork

Calcium silicate bricks and brick slips

Aggregates for use in reinforced concrete which do not comply with British Standard Specification 882:1983 and aggregates for use in concrete which do not comply with the provisions of British Standard Specification 8110:1985

Urea formaldehyde

Vermiculite plaster

Lead pipes for drinking water

Other substances generally known to be deleterious

- If during my inspections I have seen any areas where I consider asbestos may have been used, you will have been advised accordingly. You will appreciate however, that identification of areas where the product could have been used will have been identified "in passing" and if you have any particular aversion to this product being contained in your premises you may wish to consider commissioning of a specialist intrusive survey in this respect.
- 7 The report excludes any investigation into the structural design and compliance with current building legislation, except insofar as such matters have come to light in the normal course of investigation of materials and state of repair.
- 8 No detailed investigations or tests have been carried out in respect of contamination on the site or the risk of contaminated land on any adjoining sites unless I have otherwise been instructed to commission the same.
- It is assumed that in the course of normal searches your legal advisers will investigate the position regarding Town and County Planning Acts, Fire Certificates and other statutory approvals and restrictions, as well as liabilities for boundaries, rights of way, restrictive or other agreements with adjoining owners.
- My report does not constitute a specialist Health and Safety Risk Assessment, although I have made comment in this regard insofar as such matters come to light in the normal course of inspection.
- In accordance with my normal practice I would stress that this report is for your sole use and is confidential to you for the specific purpose stated herein. No liability to any third party (including your other professional advisers) can be accepted for the whole or any part of its contents. Neither the whole nor any part of the report, nor any reference thereto, may be disclosed or sent to any third party, or included in any published document, circular or statement nor published in any way without my prior written approval.
- For the purposes of the Contracts (Right of Third Parties) Act 1999, nothing in this appointment shall confer or purport to confer on any third party any benefit or the right to enforce any term of this appointment.



First Floor 6 Nelson Street Southend-On-Sea Essex SS1 1EF