

Expert's Report Requirements

Detail required in Expert's Report

Australian International Insurance Ltd requires a report from a qualified expert. This report will indicate the quality and completeness of works undertaken by the owner builder. Experts include: Building Surveyors, Architects and Engineers, all who have a valid professional indemnity policy in place at the time of signing the report. We will accept alternative experts reports but only with our with prior approval. We accept no responsibility for the cost of additional reports which may be required if your first report is defective or has been provided by an expert that we do not recognise. **The report must have all 8 items below included.**

1. **Owner Builder Names & Addresses** (as per details on the title of land),
2. **Site Address,**
3. **Building permits/approvals issued to this site in previous 10 years including council documentation,**
4. **Site Profile,** e.g. Domestic block with house and outbuildings or unit development with XX units, or rural land, farm house and farm buildings etc.,
5. **Summary description of buildings,** e.g. single/double storey, type of construction - including sub-floor, frame, wall, roof construction and materials,
6. **List all works done at the site.** List all works, whether or not a building approval has been granted to some or all of the works including: (a) works completed less than 61/2 years ago and (b) any incomplete works,
7. **Separate summary list of:**

- **All defects (no matter how small)**
- **Incomplete work (Owners to complete our proforma declaration)**
- **Inaccessible areas**
- **Secondhand materials. (Owners to complete our proforma declaration. Expert to verify items in that declaration. Please ensure the declaration is complete.)**

8. **Detailed Description of Defects, Incomplete Works, Secondhand Materials and Inaccessible Areas** - you should describe all defects, incomplete works, inaccessible areas and secondhand materials, no matter how trivial. Refer not only to the house/unit but also to outbuildings, pergolas, landscaping, pool, etc. This applies to incomplete and completed works (where completion occurred less than 61/2 years ago).

Below are points to consider when writing your report. Of course, each case is different, so this list is not exhaustive, but it will provide you with a good idea of the level of detail required.

- Are there any obvious breaches of the building code and standards?
- Brickwork or external linings, are they straight, level and properly constructed? Is mortar sound - not crumbly?
- Is the sub-floor area accessible and if so accessed? Was the sub-floor area dry and properly drained?
- Is there a basement? - is it dry and properly drained?
- For concrete slabs, comment on cracks, expansion joints, uneven surfaces, breaks in waterproof membrane, etc.
- Is the roof space accessible? Was it accessed and is the roof structure sound and properly built?
- Check roof flashings, roof tiles, decking and gutterings. List any cracks, defects, leaks or roof drainage problems.
- Are all windows and doors properly fitted, showing adequate gaps and functioning/opening properly?
- On older homes, check that there is no dry rot, termite problems, rusted metal fixtures, etc.,
- We need detail on all internal walls - are they straight and sound?
- Is internal/external painting adequately done? On older homes, check that windows have not been painted shut.
- Is there any mould, mildew or damp/rising damp evident or residue of same?
- With respect to floor and wall tiling, are tiles properly installed, evenly spaced, trimmed and not drummy?
- Are all skirtings and architraves properly installed, properly mitred and secured?
- Are all plumbing and other services properly installed and functioning?
- Check all flashings, balconies, decks, roof pitch, etc., for adequate slope and waterproof protection, were there any defects noticed in any work or caused elsewhere in the house by the work done by the owner builder and his/her contractors?
- Refer above about detail of secondhand materials and fixtures, e.g. timbers, bricks, windows, tiles, appliances, fixtures, etc.