

## **ASBESTOS – DON'T PANIC!**

### **Legal**

The Control of Asbestos at Work Regulations 2002 requires employers to prevent exposure of their employees to Asbestos. We, Assured Building Solutions, owe a duty of care to our Tradesmen to ensure that they are: -

- **Adequately informed**
- **Suitably trained**
- **Able to work in a safe environment.**

### **Action**

In attending to either restoration or building repairs to your home, we are required by Statute to assess the topic of Asbestos. Our staff will carry out a risk assessment during the course of our site survey. A more thorough assessment may prove to be necessary by an independent company with samples being sent for analysis, but only if asbestos is found or suspected.

### **Probability**

If your property is more than 5 years old, it is possible that it contains materials made from Asbestos. Asbestos fibres are strong and resistant to heat and chemicals. In the past, this led to their use in a wide range of building materials and products.

Properties built since the mid-1980s are very unlikely to contain Asbestos in the fabric of the building. Properties built after 1990 are extremely unlikely to contain Asbestos anywhere in the building. Asbestos cement has been widely used as a cladding material and can still be found in garages and sheds.

**We have produced the following to help you with questions that may occur to you.**

### **What is Asbestos?**

Asbestos is a naturally occurring mineral made up of many small fibres. There are three main types known commonly as Blue, Grey and White.

### **Why is Asbestos potentially a problem?**

All materials containing Asbestos can be harmful if fibres are inhaled. In recent years a number of alternative or substitute products have been developed.

### **Day to day exposure to Asbestos**

The Health & Safety Executive confirms that there is a very low level of fibres in the air everywhere because Asbestos has been used so extensively in the past. Exposure to this low level of fibres is unlikely to harm people's health. High, short-term exposure to Asbestos fibres can occur during do-it yourself (DIY) work. For this reason, try not to raise dust when working with materials which might contain Asbestos and avoid sanding or drilling. If in doubt, do not touch it — call someone like us who can help you.

### **Where will you find Asbestos products or materials in your home?**

It is not always easy to tell whether a product contains Asbestos, as modern Asbestos free materials often look similar — remember it is usually older products that contain Asbestos.

The following areas and appliances are where Asbestos may be found:

*Domestic Equipment*  
*Lagging*  
*Warm air heating systems*  
*Insulating Boards*

*Sprayed coatings*  
*Cement*  
*Textured plasters*  
*Materials for stripping*

**How do you know if a material contains Asbestos?**

Identifying Asbestos products can be difficult but if you think a product subject of your insurance claim contains Asbestos, then we ask that you inform us.

**What should you do about Asbestos in your home?**

Don't panic if you have asbestos materials in your home! Remember, if the Asbestos materials are in good condition, removal should not be necessary and disturbance of such materials could in fact cause more risk to your or your family's health.

**Will my insurance policy cover Asbestos removal?**

Your policy covers damage by specified perils. If the insured damage includes a finish containing Asbestos then the affected area will be removed as a legitimate part of the claim and the cost met by your insurers.

**Can you remove the Asbestos not covered by my insurance claim?**

Yes, we can quote and organise this for you, but remember that in good condition it is stable.

**Do's and don'ts when carrying out DIY!**

If you suspect that you have Asbestos materials in your home, extra care should be taken when doing DIY.

**DO NOT** attempt work on sprayed Asbestos, lagging or insulating boards, as this must be undertaken by a licensed contractor.

**DO NOT** drill, cut or disturb Asbestos unless absolutely necessary. Do not scrape or sand Asbestos materials before painting and decorating. Some types of Asbestos materials are very soft and can release large numbers of fibres if rubbed or scraped.

**How should you dispose of Asbestos?**

Basically, you should never be in a position where you have Asbestos to dispose of. Asbestos waste is a toxic and dangerous waste, which must be disposed of properly. ***It is against the law to put any Asbestos waste in a dustbin – SEEK ADVICE from the council about making arrangements for collection and disposal at a designated site.***

**Where can you get further advice?**

1. Further information and advice on Asbestos is available from a number of sources, many on the Internet
2. You could consult your general practitioner or health board if you are concerned about your own health or the health of a member of your family and think that you or they have been exposed to Asbestos
3. For general advice on Asbestos, you can also contact the Health and Safety Executive: ([www.hse.gov.uk](http://www.hse.gov.uk))
4. If you have questions arising from this leaflet, then please call 0151 263 1238.

***Assured Building Solutions***

***Call 0151 263 1238 for all your building needs. Assured Chem-Dry is able to address all your contents needs detailed below. We also undertake non-insurance related work.***

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