DAMP AND TIMBER REPORT

For and on behalf of XXXX
Property surveyed XXXX
London, XXXX

This report is for the sole use of XXXX for whom the survey was undertaken and can only be relied upon for 90 days from the survey date. Unless expressly stated otherwise in this report, nothing in this report confers or is intended to confer any rights on any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.
Dear XXXX,

Thank you for instructing us to carry out a damp survey of XXXX. We understand that you own the flat, that your buyer’s surveyor flagged up some potential damp issues and that you wish to have an opinion from an independent expert damp surveyor. Please inform us if we have misunderstood your instructions.

OVERALL OPINION

Overall the flat is in excellent condition with no visible evidence of dampness. All properties can be exposed to dampness to some degree. You will mitigate the risk of damp if you follow all our recommendations. This report is intended to be read in full. Observations and opinions must not be taken in isolation.

Like any building, especially a period property, you need to be aware of the risks of damp arising in the future and plan a programme of prevention and maintenance accordingly.

We recommend you spend time understanding our advice in this report, which we would be happy to discuss in person. We would also be delighted to revisit at any time for a modest survey update fee.

INDEPENDENCE AND METHODOLOGY

Our only income is through damp survey fees. Our motivation is integrity and practical, durable solutions. There is no conflict of interest as we are independent of contractors and never profit from remedial work. We use chemical analysis to identify damp within walls.

SURVEYOR’S DECLARATION

I confirm that I inspected the XXXX on 21 June 2018. I conclude that at the time of the survey there was no evidence nor significant risk of rising damp from below the original external ground level.

Simon Hichens

Simon Hichens BSc (Chemistry), CSDB, AISSE (Institute of Specialist Surveyors & Engineers)
Certificated Surveyor of Dampness in Buildings (Property Care Association PCA)
Expert Surveyor

Report completed on 21 June 2018
ABOUT DAMP SURVEYS LTD

Damp Surveys Ltd is an independent specialist damp surveying company incorporated following the development of analytical technology employed to rapidly and accurately differentiate types of damp. Our confidence in our analytical equipment allows us to categorically state whether or not there is a risk of rising damp. If we are satisfied that there is minimal risk of rising damp, we can offer a warranty subject to application and conditions.

Independence is key to understanding how we operate and why we provide a unique service quite different to any other company. Many contractors, looking for chemical damp work, offer low cost, or sometimes “free” surveys. We do not and never will benefit financially from any recommended remediation. We are motivated to recommend optimal treatment to protect the property now and into the future.

Your peace of mind is our goal, for you to be satisfied that the property will be properly protected against damp.
**THE PROPERTY**

The property is the ground floor of a two-storey mid terrace house built around 1900. The front door faces East. All references to location are taken as if standing on the road looking at the front door. The ground slopes away from both the front and back of the building. The house has an elevation of 18M above sea level, in a low flood risk area of London. The water table will be well below ground floor level.

**Changes to the property’s original design**

The property has been divided into two flats. On the ground floor the original outbuilding has been internalised to make an enlarged bathroom with separate toilet area. The walls of the outbuilding are likely to be thinner than the main part of the house.

**UNDERSTANDING DAMP**

Excess damp found in properties is largely as a result of changes from the original design, location or use. Properties are built to absorb rain and evaporate moisture without excessive damp inside. Lifestyles have changed over the years, such as taking showers more often. The resultant high humidity means most properties are at increased risks of condensation. Damp is not inherently dangerous. However, it can spoil decoration and encourage rot, mould and insect infestation. Rot is omnipresent and starts when wood cells rupture above 28% moisture content with a constant source of water. Brown rots, such as dry rot proliferates in poorly vented damp voids. Wood boring beetles are attracted to humid wood. Mould requires humidity on the surface of over 85% relative humidity (RH) to grow.

Rising damp can spoil decorative surfaces. However, there is insufficient moisture in rising damp to cause wood to rot. Ground water contains nitrates, that inhibit mould growth. Rising damp needs a constant source of water, such as a high water-table within 200mm of the ground. Stop the source of water and rising damp will dissipate. According to Thames Water, London’s water-table is low, below the lowest tube-line. Rising damp results from the high relative force of attraction of silicone (found in sand, bricks, glass etc.), a phenomenon unhelpfully described as capillarity. The attractive force of silicone spreads water through connected pores in all directions. Plaster can be particularly absorbent. Water spreads downwards first through the additional force of gravity, until lower pores become saturated.

Condensation is caused by moist air condensing on cold surfaces, condensation starts when a wall’s temperature falls below the “dew point”. The dew point increases as humidity rises. There is often a line within a wall where the temperature is below the dew point, this is called the dew point line. Walls are designed to absorb and evaporate moisture daily.
Damp is often cumulative. For example, condensation is more likely to form near a wall that is damp from penetrating rainwater. Likewise, rain will not evaporate as quickly if the wall surface is already humid through condensation. Furthermore, wet external walls are poor thermal insulators. North, North-Eastern and North-Western walls receive minimal warmth from the winter sun. Some damp only occurs infrequently, once every few years, resulting from persistent rain and wind. Damp detection depends on conditions during the survey.

**OBSERVATIONS**

**Conditions during the survey**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupancy</td>
<td>Occupied, furnished</td>
</tr>
<tr>
<td>Weather</td>
<td>Dry</td>
</tr>
<tr>
<td>The previous 24 hours</td>
<td>Dry</td>
</tr>
<tr>
<td>Humidity</td>
<td>39%RH</td>
</tr>
<tr>
<td>Temperature</td>
<td>13°C</td>
</tr>
</tbody>
</table>

**External**

- The chimneys (uncapped), flashing and roof appeared to be functioning correctly.
- Rainwater goods looked to be in order, however it was not raining.
- The damp proof course (DPC) was obscured.
- There were sufficient ventilation grills to the front and back to create a through draft.
- The brickwork appeared to be in reasonable order.

**Internal measurements**

A Protimeter Surveymaster II was used to detect potential damp in “search mode” across all walls and up chimney breasts, and where elevated readings noted, the area was checked more accurately in “conductance” mode. In addition, a sample of at least 10 damp meter readings were taken in conductance mode. Conductance measures the passage of electrolytes (mainly salts) in water, between two pins. Damp meters are designed to detect dampness in wood. Greater than 18% Wood Moisture Equivalent (WME), is sufficiently elevated to need further investigation, but wood requires a minimum of 28% moisture for rot to form. Surface timbers, flooring and skirting boards were sample tested in conductance mode. None were found to be above 18%.

Although meters are useful tools for identifying areas of potential damp in masonry, the meters can give very misleading information, mainly because some substrates are high in salts, such as a gypsum plaster, very common and made from calcium sulphate. Damp meters should be used as a qualitative tool, not quantitative.

High meter readings were recorded around the toilet area and to the left of the front door.
Key

Elevated damp meter readings

• Accessible walls tested
We inspected all of the floor coverings. There was no evidence of dampness.
2 Drains

The drains are in order.

3 Roof and rainwater goods

The roof and rainwater goods appear to be in order, these should be checked when it rains.
4 Vents

There appeared to be adequate subfloor ventilation to the front and back.

5 Ceilings

There were no signs of damp on the ceilings.
Rising damp

Rising damp exists and can be demonstrated to rise by up to 400mm by placing porous masonry in water. However, for moisture to rise there needs to be a constant source of water, which effectively means penetrating damp, a leak or a high water-table. High water-table is extremely rare in London as water is constantly being pumped out of the ground.

The damp meter recorded high values just to the left and to the right of the toilet bowl. However, a low value of 16.7%WME was recorded at the lowest point in the middle, demonstrating that there is no rising damp – if there was rising damp the profile of dampness would be horizontal – evenly damp.

The toilet is in a converted outbuilding, with three thin walls and a ceiling, so will definitely attract condensation. This is not abnormal, not a cause for concern and should be managed by opening the bathroom windows after a shower or bath.

Vents

The risk of poor sub-floor ventilation is that wood can rot. Ideally vents should be sufficiently above ground to prevent water spashing in, taking into account the type of ground, and run off of water and protection above the vent. Rain water bounces up to 500mm off damp marble. If there is sufficient ventilation, then water will evaporate without causing rot.

Looking at the bathroom vent, there are no signs of greenery around the outside, nor inside of the vent holes, therefore very little water bouncing into the vent holes. The property has good through ventilation, with three vents to the front and three to the rear. We can conclude that there was no risk of rot at the time of the survey. A small amount of the glass pebbles should be kept under vents to limit the risk of ingress.
Area by front door

There is an area to the left of the front door that showed elevated meter readings. I understand from you that there were visible signs of salts (fluffy white crystalline material), and that you had painted on Ronseal One Coat Damp Seal towards the end of last year.

There are no visible signs of decorative spoiling, the damp profile was triangular shaped starting at the base of the wall by the door. This profile is inconsistent with rising damp. The skirting boards were tested and found to be dry, which they wouldn’t be if there was penetrating damp.

Walls by external doors are vulnerable to condensation, as this is where warm humid air meets cold air. We conclude that the high meter readings result from salts and condensation.

CONCLUSIONS

There is no rising damp at the property. There were no signs of rot. Theoretically a number of vents are too close to the ground, however this is mitigated by the run-off of water away from the house, glass pebbles deflecting rain and good subfloor ventilation. Mild condensation is in evidence by the front door and bathroom. No remedial works are required.

RECOMMENDATIONS

Our recommendations address items identified in our survey as areas of sufficient concern that they must be undertaken to mitigate the risk of damp. Numbers correspond to those in sections entitled Floorplan and Illustrations. In line with every property, we recommend ongoing observation, repair and a periodic programme of maintenance, including annual clearing of gutters, repainting, repointing and noting of perimeter ground level and watertable fluctuations.

Gutters, hoppers, downpipes and gullies should be checked when it rains to ensure water is flowing correctly. There is no evidence of penetrating damp inside, so rainwater goods are
probably performing correctly. The ground should not be allowed to build-up too high under sub-floor vents.

There are no significant recommendations. Every property suffers from condensation and penetrating damp from time to time and should be vented with open windows. We are happy to provide a follow-up report should there be signs of dampness in the future.

**LIMITATIONS**

Damp Surveys Ltd reports are designed to provide you with an informed independent expert opinion as to the condition of the property together with any recommendations for further investigation or remedial work. We do not warrantee any findings in this report unless we enter into a separate warrantee agreement with you.

The survey was conducted during daylight hours. Damp will be more noticeable at night and when the weather is colder and more humid. Gutters are more likely to fail when full of leaves and during periods of prolonged rain and adverse wind. We make best endeavours but cannot guarantee being able to identify all forms of damp, rot and insect infestation affecting the property. We are happy to return and update our observations and advice at any time.

We carried out a careful and thorough inspection of as much of the property as was accessible. However, when it is not possible to make a full inspection, we make a professional judgement about the likelihood of a defect being present. In certain circumstances, this may lead to a recommendation for further action to open up an area for further investigation. We are unable to see the whole roof, all the guttering and some of the drains. We were unable to inspect woodwork or other parts of the structure which are covered, unexposed or inaccessible, and are therefore unable to report that such parts of the property are free from defect. There were no obvious signs of damp resulting from these limitations.

**SURVEY OBJECTIVES**

Our damp and timber surveys are designed to:

- identify the areas of unwanted dampness within the property,
- identify the types of unwanted dampness,
- identify the causes of unwanted dampness,
- identify the effects of damp such as rotten timber, mould and infestation,
- recommend remedial action where damp has been identified,
- recommend long-term plans to address risk of future dampness,
SURVEY METHODOLOGY

In assessing whether dampness and timber defects are present in a property we consider many factors including:

- weather conditions during and preceding the survey,
- inside and outside temperature and humidity and the orientation of each wall,
- design and age of the property, elevation, signs of flooding and standing water,
- cold spots and flow of cold or humid air in and around the property,
- roofing and guttering (this is NOT a roofing report),
- signs of drain leakage (this is NOT a plumbing survey, nor a pressure check),
- coverings and coatings of internal and external walls,
- existence of damp proofing, cavity wall insulation or timber treatments,
- height of the surrounding garden, and sufficiency of ventilation,
- moisture meter using a Protimeter “Survey Master”.

The survey is non-invasive save for a few pin sized holes, left by a measuring device. We do not lift floor coverings without written consent. We do not look in lofts unless expressly asked to do so.

ONGOING MAINTENANCE

- Keep gutters clear, especially when leaves collect in them.
- Check flow of water from the roof and down the gutter during heavy rain.
- Reduce risk of condensation by extracting damp air from humid rooms such as a kitchen or bathroom.
- Given the age of the property, the external walls are unlikely to be insulated. There is evidence of normal levels of mild condensation. A solution is to improve the heat on these areas during cold periods, this can be achieved by installing a wall mounted electric thermostat heater in rooms with external walls. If the condensation persists, you may want to consider installing thermal plasterboard on the internal side of the affected walls.
- Mould and damp should be washed away daily.
- There is no magic bullet for condensation in a bathroom. It’s very common. Improving the ventilation out, heat and use of tiles and bathroom paints help.
- If the bathroom is updated in the future be aware when a bath or shower is taken out, there is likely to be evidence of damp left behind it. This is normal and should dry easily.
- All guttering and down-spouts, appeared to be in good condition but they should be visually inspected during a rain event.
- We advise clients that they need to be vigilant in ensuring that drains and guttering on the building are cleared and functioning at all times.
IDENTIFYING DAMP
Damp or dampness, is unwanted and excessive moisture. There are four distinct forms;
- Rising damp is below ground water that rises up a wall,
- Penetrating damp is moisture from defective roofs, gutters, pipes or a “bridge”,
- Plumbing leaks; from mains or internal pipes, waste, drainage and overflows,
- Condensation, the most common cause of dampness.

Rising damp
Rising damp is defined as the deleterious vertical flow of water, derived from below the original ground level, through a property’s internal masonry wall, to above the base of the ground floor. Anyone can replicate rising damp by placing the bottom of a clay brick in water, amp will rise by about 200mm. The same effect is more rapid in a clay tile where damp can be seen to rise by as much as 400 mm. Water moves to fill the pores in the most porous substrate first. The force of attraction is equal in all directions, but gravity pushes a majority of the water downwards until all the lower pores are filled.

Profiling rising damp is important. Like a swimming pool filling up, the damp profile is horizontal, not random patterns often associated with condensation. Rising damp is in constant equilibrium with evaporation. The greater the evaporation, the lower the rise of dampness. The greater the relative humidity the greater the potential rise. The effect of evaporation is to increase the rise of dampness into a corner and lower it by a door opening.

Rising damp can be positively identified as it is the only form of damp containing nitrate salts. The presence of mould quickly eliminates rising damp, as nitrates, found in ground and waste water, inhibit mould growth. Rising damp cannot by itself cause rot.

Rising damp needs a constant source of water, such as a high water within a meter of the brick wall. It is exceptional rare in London as water is pumped out of the ground, and rarely within a meter of a building. Furthermore, London benefits from a by-law introduced in 1877 requiring a damp-proof courses (“DPC”) “beneath the level of the lowest timbers”.

Penetrating damp
Gutters and Drains: Leaking or overflowing gutters and drains are common causes of dampness. They can be difficult to identify in dry weather, so we ask you to look closely at the gutters and drains when it rains.

There are often tell-tale signs, such as a damp stain, greenery or “efflorescent” white streaks. The resolution is often easy, involving a ladder and time to clear the blockage or fix the leak.
External Coverings; Roofs, chimneys, flashings, render

Our survey is not an assessment of the state of roofs, chimneys, flashing, render etc. We look externally for defects and then search internally for signs of dampness. We recommend regular annual integrity checks of external coverings including roofs, chimneys, flashings, render etc.

External Vents: It is important for timbers to be properly ventilated, either in the subfloor void, for floorboards or in the loft for roof timbers. Vents can become blocked over time providing inadequate circulation of air to ensure vapour movement from timbers.

Exterior Ground Levels: The ground immediately surrounding a property is often raised by successive owners to the point where there is very little clearance between the ground and ventilation grills. In the worst cases water flows under the floorboards. Vents should be clear of the ground, ideally higher than a rain drop bounces. Rain water bounces 100-500mm depending on any overhangs, such as window ledges, the type of ground and run off of water. Vents should be observed and recorded during a rain storm – we are happy to analyse results.

If there is sufficient ventilation, a small amount of water entering will evaporate without causing rot. If too much water is entering, then the resolution is a small trench (French drain) about 150mm by 150mm, which can be dug around the vent or perimeter of the exterior wall and filled with shingle or similar material, with drainage. This need not be laborious.

Plumbing leaks

Most plumbing leaks are sudden and obvious. Slow leakage such as from a slightly ruptured pipe is difficult to identify, as are below ground level leaks in the subfloor void, from a mains water pipe, main sewage pipe, rain water pipe or similarly from a neighbour’s pipe.

We do not perform a plumbing survey and may not identify waste water, below ground level leaks or other plumbing leaks. If we suspect that damp is caused by faulty plumbing we will recommend a plumbing survey.

Condensation

Vapour condensing into water on cold surfaces is the most common form of dampness in the home. It is most prevalent on the lower surfaces of external ground floor walls. Warm moist air from a kitchen, bathroom, washing machine or drying clothes will condense rapidly when meeting a cold external wall, window or pipe. Add to this humid breath from human and pets.
A wall will be relatively cold at the point where both skins of a cavity wall meet. This is most pronounced at the base of a ground floor wall, which is often more than 5°C cooler than the ambient temperature. The temperature differential can be much greater at night.

The dew point is the temperature that water starts to condense. Humid air from a warm moist kitchen readily condenses on the cooler surfaces of external walls. Typically, a surface only has to be 5°C lower than the ambient temperature for condensation to start to form.

Glass and metal are good conductors of heat and therefore lose thermal energy much more rapidly than timber, brick or plaster. Condensation runs down cold windows and frames onto walls beneath them. Metal objects embedded in walls such as behind an electrical socket, cable or pipe can initiate condensation. Cold metal can cause condensation, even in summer. Although condensation is inevitable, it can be managed with ventilation out at source, combined with sufficient heat, air circulation and regular wiping of wet surfaces.

Ideally clothes should be dried outside, or with an externally vented clothes drier. Double glazed windows should have trickled vents kept open.

An alternative is to designate wet areas, then manage humidity in those wet areas, by wiping off surface moisture and opening windows often. Victorians used to tile their entrance halls, at the point where cold air meets warm humid air. Bathroom paints and tiles evaporate moisture readily and are easy to wipe down. Top tip; use an electrically heated bathroom mirror.

A common mistake is to increase ventilation into a building. This can be counterproductive as the outside air is likely to be cooler than the warm moist internal air, and will cause, rather than alleviate condensation. Positive flow ventilation systems do not necessarily reduce condensation.

In the worst cases, condensation can form within a wall. This is known as interstitial condensation. We will not be able to identify interstitial condensation unless it visibly affects internal decoration.

**TRACING SOURCE OF DAMPNESS**

**Locating dampness**

Damp is more likely to occur in properties that have undergone change since their original design. This change could be rapid such as the building of an extension or water leak, or slow such as weathered tiles or the building-up of ground levels.
Changes include modifications to the neighbouring properties and surroundings. We often spend time comparing the property to its neighbours, to help identify changes. The interface between new and old is a starting point for tracing dampness.

**DAMP METERS**

Damp meters are useful for rapidly identifying potential damp. Commercially available damp meters either measure dampness in wood by means of electrical conductance or by capacitance. Manufacturers advise against using meters for quantifying damp in anything other than timber. Pure water (sometimes referred to as de-ionised water) is a very poor conductor of electricity. Electrical conductance is a function of ions and cations, mainly from salts, and their mobility, which is increased by a carrier solvent such as water. Conductance of ions is used as a proxy for identifying water. This is justifiable in wood where salt levels are constant and quantified. However, damp in masonry can have a significant variation in the ionic components and concentrations of salts. Therefore, electrical conductance meters **cannot** positively identify the **type of damp** nor the amount of dampness in walls. Damp meters can **only** identify **dryness**.

Damp meters are useful for quickly identifying potential areas of dampness that need further investigation.

**Assessing whether a high meter reading is a sign of dampness**

Once a high meter reading is found we check the surrounding area to establish the extent and profile of the damp.

**Profiling dampness**

Condensation is the most common form of damp. The damp patches tend to be considerably cooler than the ambient temperature. Damp tends to start at the base of an exterior wall, particularly cool, shaded or North facing walls. It often has a curved profile, rising into a corner, and collecting around cold spots such as windows, metal electrical boxes, wires, pipes and corner beading. Condensation rarely affects skirting or floorboards, as wood is a poor conductor of heat. Walls may feel wet and smell musky. Mould can grow on walls, and on shoes and clothing.

**Identifying the source of dampness**

If the profile fits with condensation, then there is no need for further investigation. Leaks and water ingress are also easy to identify, but not always easy to trace.

If there is doubt about the damp source, we analyse a sample of the water for salt content.
OBSERVATIONS AT TIME OF SURVEY

As part of our assessment of the likely causes of damp we check internally and externally for symptoms of dampness. Our findings are not an assessment of the state of the property as a whole, merely in the context of damp. This was a non-invasive survey so we did not access the sub-floor or roof voids. There was no reason to suspect current sub-floor or roof timber rot or fungus.

We were unable to inspect woodwork or other parts of the structure which are covered, unexposed or inaccessible, and are therefore unable to report that such parts of the property are free from defect.

Damp

We examined the interior area of the property including all rooms and hallways to determine if there was any dampness or timber defects present.

- The property appears to be in good condition.
- There was no evidence of rising dampness in the property at the time of the survey.
- There is no evidence that the original damp proof membrane is damaged or defective.
- There was no evidence of current penetrating dampness.
- We checked the surface of all walls internally for signs of high meter readings.
- We examined the plaster and decorating. There were no signs of penetrating dampness nor rising dampness.
- We also carefully examined the walls inside the kitchen cabinets, and closets, and took damp readings there – no dampness was detected.
- Electrical points: There was no evidence of dampness or moisture around any electrical points. Again, bearing in mind that all electrical points are set with screws drilled into the masonry wall, if plaster or render was damp there would be evidence of this where the screws were drilled into the wall.

Timber survey

- During a timber survey we examine all visible floorboards, doors and architrave. If any evidence of timber rot, fungus or insect infestation is identified, or we have suspicions that they may be present, we will report them.
- Skirting boards were carefully examined. There was no evidence of dampness found. This is significant as fixing skirting boards to rendered masonry walls requires pre-drilled pilot holes to fit the plastic plugs and screws or nails. These holes can often be up to 100mm deep. If damp is present in the walls, it will rust iron nails or screws, and visibly “bleed” out into the skirting board.

Conclusions

Please refer to page 11 for our survey conclusions.
HEALTH AND SAFETY CONSIDERATIONS

There are currently no health and safety issues resulting from any defects.

APPENDIX - STANDARD TERMS OF ENGAGEMENT

Terms of Engagement

1) You may cancel this contract with Damp Surveys Ltd at any time 24 hours before the time and day of the pre-arranged inspection.

2) We may cancel this contract at any time including the day of the inspection if we determine after arriving on site, that it is unsafe or that we do not have sufficient skills to complete the exercise for you. In such a case, we will refund full payment less our travel expenses.

3) You are engaging Damp Surveys Ltd, to undertake an inspection of the property in question at a pre-arranged time and the production of a report in a timely fashion thereafter. We will carefully and thoroughly inspect both the inside and outside of the property but NOT any outbuildings unless specifically requested to do so in writing.

4) Before the inspection, but after the appointment has been made, we will undertake a desk top analysis of the property by checking various different websites and other information sources for details about the property and its location.

5) Terms of Payment – we only accept instructions after advance payment.

6) Liability – our report is provided for your use only and may only be relied upon for 90 days from the survey date. Unless expressly stated otherwise in this report, nothing in this report confers or is intended to confer any rights on any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

7) We are unable to inspect parts of the structure which are covered, unexposed or inaccessible, including lofts, without written permission to do so, and are therefore unable to report that such parts are free from defect. We may express a professional opinion as to the likelihood of damp.

8) No disruptions will be made to the building’s fabric save for a few pin sized holes, left by a measuring device. Access hatches and inspection chamber lids will only be lifted where it is easily possible to do so. Floor coverings and furniture cannot be moved, unless we have the
prior written consent of the property owner. Floor voids will only be inspected if access panels permit. If there is a covered area you particularly wish us to investigate, please ensure that the owner of the property gives us prior written permission to uncover it.

9) We sometimes publish damp related images on websites to inform the public of damp, rot and the causes of damp and rot. We make every effort to ensure individual and corporate privacy is protected.

**Insurance**
For peace of mind, Damp Surveys Ltd have Public Liability insurance of £1,000,000 and Professional Indemnity insurance of £250,000 (annual aggregate) both through Hiscox.