Flood damage - The Asbestos perspective.

Asbestos professionals have an important role to play in advising clients about the impact of asbestos fibre release when considering the stripping out and drying of properties. Whether the flooding has affected commercial, domestic or industrial properties, there is a potential for asbestos to be present.

Asbestos was commercially used in around 3,000 formats and was imported to the UK from around 1870. One must consider that properties which pre-date 1870 may have had asbestos added to them, possibly during the installation of domestic heating systems in the last 100 years, and that properties (of any description or type) built pre-2000 could conceivably contain some form of asbestos.

The current UK floods, causing widespread and significant damage over several counties, have not yet permitted a position where the usual restoration contractors can assist with stripping out works. Of primary concern is the manner in which restoration of flood damaged properties usually takes place; removal of all wet contents, then strip the wet (removable) building items and install drying equipment.

This method of reinstatement is of course relatively universal, albeit potentially problematic. Aside from the potential prosecution for not having the requisite Refurbishment Survey, the HSE will also be interested to know whether those tradespeople, surveyors, architects and engineers have received formal Asbestos Awareness Training, again, a legal requirement for practically every trade and the professions aligned to the construction industry.

So, what should Insurers, Brokers and Loss Adjusters be doing? Firstly, compliance with legislation is crucial. This means checking that contractors aligned to repair networks have received Asbestos Awareness Training, and obtaining evidence to verify this. Secondly, the CDM Co-ordinator, surveyor, architect and Loss Adjuster need to, in combination or isolation, agree to instruct a Refurbishment Survey to check for the presence of asbestos. This type of survey is highly intrusive, and will be specific to the works being planned.

The intention of a Refurbishment Survey is to prevent the tradespeople being affected by asbestos fibres, and, ultimately, to reduce the death toll from asbestos; it is still the largest industrial killer by far. Those statistics are likely to rise if reinstatement and drying works ignore the issue of asbestos.

Finally, it must be considered that asbestos is not confined to ‘textured coatings’. It can be a floor surface, pipe wrapping, riser, skirtings board, inside doors, packed into windows, concealed inside walls and loose insulation.

A good checklist for any reinstatement project starts with an Asbestos Refurbishment Survey. One cannot accurately provide a Reserve to an Insurer if the true cost of stripping out and reinstatement is not known. More importantly, the health, financial and negative brand affiliation associated with asbestos events is significant.

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