

## Materials Assessment Reports

### Insurance Underwriters and Brokers

Most Insurance Underwriters and Brokers are now requesting additional information from Owners Corporation Managers to adequately cover their exposure, as policy renewals are due.

The additional information requests are open ended questions which you may not be able to answer without involving an expert such as Roscon. **Examples of the questions included but not limited to:**

- Can I please ask if you can confirm if the property does/doesn't have cladding as part of the construction material?
- A copy of the plans identifying the areas that have cladding e.g. aluminium composite and or expanded polystyrene
- Percentage of the building that has aluminium composite and or expanded polystyrene
- How the cladding has been affixed to the building
- The type of cladding used e.g. ACP, coated aluminium, expanded polystyrene etc
- For multiple products and finishes, the information above is required for all products.

Roscon has been working closely with CHU, Whitbread's and other Underwriters and Brokers and have developed a report which satisfies their requirements.

Due to the many instances of non-compliant cladding installations insurers have begun to reassess insurance premiums or withhold renewals, until an approved Materials Assessment Reports of the cladding system has been carried out and provided to them.

Don't risk your Professional Indemnity Insurance as Owners Corporation Managers by guessing the above information requested by the Insurance Underwriters and Brokers, which could lead to claims being denied if inaccurate information is provided. Often products look the same to the naked eye, e.g. brick which has been rendered or expanded polystyrene which has been rendered.

As most Underwriters and Brokers contact Owners Corporation Managers 28 days prior to the renewal of the policy, you will need to contact Roscon ASAP and commence collating information internally e.g. architectural plans, finishes schedule etc. Roscon will assist you through this process.





# Municipal Councils

Municipal Councils have now been provided the list of 1400 residential buildings identified by the Victorian Cladding Taskforce with non-compliant cladding that poses an unacceptable risk to human life.

The Municipal Building Surveyors of each council are now about to issue Building Orders or Emergency Orders to the 1400 buildings identified across Victoria, under sections 102 & 106 of the Building Act 1993. Roscon can manage the requirements of the Building and/or Emergency Order for Owners Corporations. We work closely with the Municipal Building Surveyor to ensure your buildings are safe to occupy and devise a detailed plan with the committee to mitigate risk.

Carrying out a Materials Assessment Report for your property will allow you to pre-empt any such Building Orders and demonstrate to your municipal council that you have been pro-active in investigating the safety of your building.



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## Detailed Cladding & Façade Reports

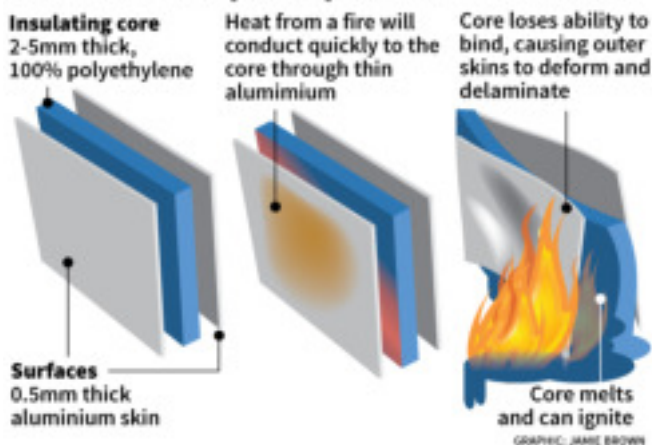
In recent years, residential and commercial buildings in Australia have seen a dramatic increase in the use of innovative, external wall cladding products and/or systems which are not dealt with in the National Construction Code (NCC) as Deemed-to-Satisfy (DTS) building solutions

External cladding products are typically fixed to the exterior of buildings to be decorative, provide weatherproofing or contribute to energy efficiency outcomes. The cladding is usually not load-bearing and most products are considered light weight.

External cladding systems which are currently approved under a Deemed-to-Satisfy approach include;

- Fibre-cement sheet
- Masonry
- Metal sheets
- Plywood sheets
- Weatherboard

### Aluminium composite panel Flammable core



A process is required to be followed when external wall cladding products and/or cladding systems which are not Deemed-to-Satisfy building solutions, are proposed to be incorporated into the design of a building. These Non-Deemed-to-Satisfy solutions include, but are not limited to, the following:

- Autoclaved aerated concrete (AAC)
- Aluminium composite panels (ACP)
- Expanded polystyrene panels (EPS)
- Extruded polystyrene panels

External cladding material, including aluminium composite panels and extruded/expanded polystyrene panels, can be safe if installed in accordance with the National Construction Code (NCC) and relevant technical standards, unfortunately many current buildings have external cladding implementations which are non-compliant with the National Construction Code, particularly regarding fire performance. This issue has been highlighted in recent fire incidents both in Melbourne and Internationally where non-complaint extruded/expanded polystyrene or aluminium composite cladding systems have allowed fires to spread quickly on the façade of a building.

Building Owners and Owners Corporations are obligated to provide a safe environment to all occupants. Did you know a one square metre section of polyethylene cladding is equivalent to 5L of petrol or that 1kg of polyethylene cladding has the same burning capacity as 1.5L of petrol? Depending on implementation, a single building may have the burning capacity of 1000L of petrol or more.

As experts in cladding Roscon can assist you with detailed Cladding & Façade Audits. These audits are often used for Owners Corporations who are commencing legal proceedings or have Building Notices & Emergency Orders on the Building.

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## Industry Experts

Roscon was the only building consultant who was invited to provide expert advice and recommendations to the Senate Committee for Building Defects (Senate Enquiry [Audio 5:15 - 5:41](#) & [Hansard](#))

Recently Roscon was invited by the CEO of the Victorian Cladding Taskforce to provide expert advice and recommendations. You can keep up to date with our regular commentary in the media, by [subscribing online](#).

Roscon is the industry leading expert, we supply our expert witness reports for litigation and appear at VCAT as an expert witness.

Contact Roscon on 1800 767 266 or [info@roscon.com](mailto:info@roscon.com) for any assistance with your Materials Assessment Reports, Building Orders, Emergency Orders or Detailed - Cladding & Façade Reports

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