

BAWDEN HOME CARE · FULL HOME INSPECTION

CONDITION REPORT

& works schedule

PROPERTY Four-bedroom weatherboard Mount Eliza VIC · address withheld	INSPECTED 12 March 2026 Conditions fine and dry
BUILT c. 1988 Timber frame, weatherboard clad, suspended timber floor	INTERNAL AREA 222 m² approx. Single storey · 2 bathrooms · deck
INSPECTED BY C. Bawden Registered Building Practitioner DB-U 45837	REPORT ISSUED 17 March 2026 Debrief consultation included

EXECUTIVE SUMMARY

The property is in sound condition and has been well maintained. No structural defect was identified and no item requires emergency attention. The findings below reflect original fittings of a common age reaching the end of their service life together.

Two items are recommended for immediate attention, at **\$800**. A further three are recommended within twelve months, at **\$3,650**. Four items are recorded for monitoring, with no expenditure advised this year.

FEE AND IDENTIFIED WORKS

Inspection and report: **\$1,890 including GST**, fixed and confirmed in writing before booking.

Works identified over the next twelve months: **\$4,450** indicative. Item 1.1 is the material finding of this inspection. Rectification is costed at **\$420** at the present time; left unaddressed, it is the item most likely to develop into a substantial repair.

Retain this report with your insurance documents. It is a dated, photographed record of the condition of the property at the date of inspection, prepared by a Registered Building Practitioner prior to any loss. See Section seven.

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SECTION ONE

REPORT STRUCTURE AND METHODOLOGY

Each finding is illustrated, referenced and assigned a priority. Priority reflects the *timing* of the recommended action rather than the scale of the defect. A minor item actively admitting water is ranked above a larger item approaching the end of its service life.

PRIORITY 1 · IMMEDIATE

Water is entering the structure, or a component has failed. Deferral increases the extent of the repair. On a maintained property this section is short.

PRIORITY 2 · WITHIN 12 MONTHS

Currently performing its function, with a foreseeable end of service life. The timing is at the owner's discretion, and the cost remains contained because the work precedes failure.

PRIORITY 3 · MONITOR

Sound at the date of inspection. Recorded and measured to provide a datum for the next inspection, with a note of the change that would alter this advice.

WHAT WE INSPECTED

- Roof exterior, gutters, downpipes, flashings and valleys
- Roof cavity — framing, insulation, moisture staining, vermin
- Subfloor — stumps, bearers, joists, ventilation, ant caps
- External cladding, paint, windows, doors, seals and eaves
- Both wet areas, kitchen, laundry and all internal rooms
- Switchboard, smoke alarms, hot water unit (visual)
- Site drainage, paving falls, retaining, decking, fencing

WHAT WE DID NOT INSPECT

- ✗ Timber pests — a separate licensed inspection is recommended (see 9.2)
- ✗ Asbestos, mould and lead paint sampling
- ✗ Electrical and gas compliance — visual observation only
- ✗ Anything requiring destructive investigation
- ✗ Concealed framing, footings, and services behind finishes

Access was complete. The roof cavity, subfloor and all internal rooms were reached. No area was omitted from this inspection on access grounds.

BASIS OF THE COSTS IN THIS REPORT

All figures are indicative at March 2026 rates and reflect the amount Bawden Building Group would charge to carry out the work described. They are provided to assist budgeting and to permit direct comparison with quotations obtained elsewhere. They do not constitute a quotation.

SECTION TWO

WORKS SCHEDULE

Nine findings, costed at March 2026 rates. Five carry a cost; four are recorded for monitoring with no expenditure advised.

REF	PRIORITY	FINDING	INDICATIVE
1.1	P1	Main bathroom — shower Failed silicone at the hob junction, with elevated moisture at the adjoining wall base	\$420
1.2	P1	Roof — north & east Gutters holding compacted leaf litter; two brackets pulled from the fascia	\$380
Priority 1, immediate — two items			\$800
2.1	P2	Roof — ridge & hips Re-point ridge and hips. Bedding sound, pointing cracked throughout, approx. 38 linear metres	\$2,200
2.2	P2	Both wet areas Replace perished silicone throughout, including bath and vanity junctions	\$560
2.3	P2	Subfloor — south Install two additional vents. Existing ventilation below current standard	\$890
Priority 2, within twelve months — three items			\$3,650
3.1	P3	Hallway cornice Hairline cracking consistent with seasonal movement. To be re-measured at the next inspection	—
3.2	P3	Hot water unit Eleven years old against a typical service life of 10–15. Provision of \$2,200–\$3,400 in 2–4 years	—
3.3	P3	Retaining wall — south Slight lean, no evidence of recent movement. To be photographed and re-measured annually	—
3.4	P3	Rear deck Surface greying, substructure sound. Re-oiling at the owner's convenience	—
Priority 3, monitor — four items, no expenditure advised			—
Total identified, next twelve months			\$4,450

COMMENTARY ON ITEM 1.1

Item 1.1 is costed at \$420 at the date of this report. A failure of this kind left through two further wet seasons ordinarily requires the shower to be stripped, rebuilt and re-waterproofed, and the wall framing behind it replaced where water has reached it. The cost of that work varies substantially with the construction of the wall and is not estimated here.

SECTION THREE

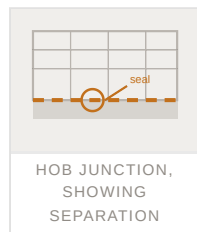
PRIORITY 1 FINDINGS — IMMEDIATE

Two items. Both are admitting water, or are sufficiently close to doing so that they should not be deferred to the next inspection. Neither constitutes a major work at the present time.

Failed shower seal

PRIORITY 1

1.1 · Main bathroom



OBSERVED

Silicone at the hob-to-tile junction has perished and pulled away across roughly 400 mm. Moisture reading of 18% at the adjoining wall base against 11% ambient elsewhere in the room. No damage to the wall lining, and the membrane below appears to be holding.

RECOMMENDED

Strip and replace the silicone to the full hob junction and both vertical corners. Re-test moisture at the next inspection. Should readings not have fallen, the wall base is to be opened for further investigation.

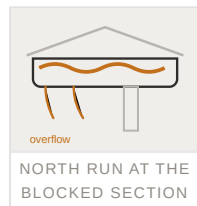
INDICATIVE COST

\$420

Blocked gutters, loose brackets

PRIORITY 1

1.2 · North and east elevations



OBSERVED

Gutters carrying roughly 40 mm of compacted leaf litter along the north run, and the eastern downpipe is slow at the shoe. Two brackets on the north run have pulled from the fascia, so that section holds water rather than draining.

RECOMMENDED

Clear all gutters, downpipes and the valley. Re-fix the two brackets and verify the fall along the full north run. Annual clearing is recommended given the extent of overhanging canopy.

INDICATIVE COST

\$380

EXTENT OF THIS SECTION

The roof cavity, subfloor, both wet areas, all internal rooms and the full external envelope were inspected. Two items at Priority 1 is consistent with a maintained property of this age and construction. No further item met the criteria for this priority.

SECTION FOUR

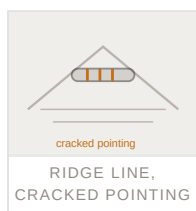
PRIORITY 2 FINDINGS — WITHIN TWELVE MONTHS

Three items. All are serviceable at the date of inspection. Each has a foreseeable end of service life, and each is less costly to address at a time of the owner's choosing than following a failure.

Ridge and hip pointing

PRIORITY 2

2.1 · Roof, whole



OBSERVED

Pointing is cracked and drummy across most of the ridge and both hips — about 38 linear metres. Bedding is intact and no caps are loose. This is ordinary end of service life for pointing of this age. No water ingress is occurring at present.

RECOMMENDED

Re-point the full ridge and hip runs in a single visit. Carrying out the whole run at once is materially more economical than sectional repair.

INDICATIVE COST

\$2,200

Perished silicone throughout

PRIORITY 2

2.2 · Both wet areas



OBSERVED

Beyond the shower at 1.1, silicone at the bath surround, both vanity junctions and the ensuite screen base is discoloured and hardened. Nothing is currently admitting water.

RECOMMENDED

Strip and replace all internal wet-area silicone. Recommended to be carried out with item 1.1 in a single visit.

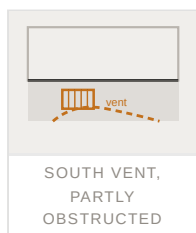
INDICATIVE COST

\$560

Subfloor ventilation below standard

PRIORITY 2

2.3 · Subfloor, south elevation



OBSERVED

Four vents serve the southern half, two partly obstructed by garden bed build-up. The subfloor was dry and no fungal growth was found, but the ventilation rate is below what current practice provides for this footprint.

RECOMMENDED

Install two additional vents to the south elevation and reduce the garden bed to clear the existing vents. To be re-assessed at the next inspection.

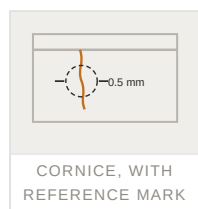
INDICATIVE COST

\$890

SECTION FIVE

PRIORITY 3 FINDINGS — MONITOR

Four items recorded and illustrated, with no expenditure advised. Each entry states the change in condition that would alter this advice. Each has been measured or marked so that the next inspection has a datum for comparison.



Items 3.1 and 3.2 are illustrated. Neither requires expenditure in the current year. Both have been measured at this inspection to establish a datum against which any subsequent change can be assessed.

REF	ELEMENT	OBSERVATION, AND THE CHANGE THAT WOULD ALTER THIS ADVICE
3.1	Hallway cornice	Hairline cracking of about 0.5 mm at two cornice joints, consistent with ordinary seasonal movement for this age and footing type. Marked and to be re-measured at the next inspection. Should either exceed 2 mm, or a diagonal crack appear at a door head, the matter becomes structural and referral is advised.
3.2	Hot water unit	Storage unit, compliance plate dated 2015, so eleven years old against a typical service life of ten to fifteen. Operating normally, with no corrosion at the relief valve. No action required at present. A provision of \$2,200–\$3,400 is suggested within two to four years, with replacement planned rather than undertaken following failure.
3.3	Retaining wall, south	Timber sleeper wall, roughly 700 mm, leaning about 25 mm off plumb over its height. Sleepers sound, no soil loss, drainage behind functioning. The lean appears long-standing. Marked for reference. Movement exceeding 10 mm before the next inspection would require attention.
3.4	Rear deck	Boards greying and dry on the northern third. Substructure sound, fixings tight, no rot found on probe testing. Re-oiling is recommended at the owner's convenience. No work is advised in the current year.

PURPOSE OF THIS SECTION

All four items could be costed, which would add several thousand dollars to the schedule. None requires work. Recording the elements that are sound, and those deliberately left without action, establishes the extent of the inspection and gives the preceding two sections their standing. It is also what permits this report to serve as evidence that the property was examined in full.

SECTION SIX

SCOPE, ACCESS AND LIMITATIONS

ACCESS ACHIEVED

- Roof cavity — entered via the hallway manhole, full extent walked on battens
- Subfloor — entered via the eastern hatch, full extent reached
- Roof exterior — accessed by ladder and walked, conditions safe and dry
- All rooms, robes, garage and the garden store
- Switchboard and meter box

No area was omitted from this inspection on access grounds. Where an inspection is limited by access or by prevailing conditions, that limitation is recorded in this section and the affected area identified.

OUTSIDE THE SCOPE OF THIS REPORT

- ✗ Timber pests. See 9.2 — a separate inspection is recommended
- ✗ Asbestos, mould, lead paint and soil contamination sampling
- ✗ Electrical and gas compliance. Observation was visual only and no certificate is implied
- ✗ Concealed framing, footings, and services behind finishes
- ✗ Anything requiring destructive investigation
- ✗ Appliance operation and pool barrier certification

REFERRALS

REF	MATTER	BASIS OF REFERRAL AND RECOMMENDED ACTION
9.1	None arising	No electrical or gas matter was observed that required referral for certification.
9.2	Timber pest inspection	Two ant caps at the south-east corner are damaged and one subfloor stump carries a shallow mud lead, inactive on probing. This is outside the scope of this report and outside the licence held by this practice. A licensed timber pest inspection is recommended before the next wet season. Bawden Building Group does not carry out that work and receives no commission from any firm engaged.

RELATIONSHIP TO AS 4349.1

Pre-purchase inspections are ordinarily prepared to AS 4349.1. That standard does not require an inspector to enter an area which cannot be reached safely and reasonably on the day, and **it does not require any estimate of the cost of rectification.**

This report is not prepared to that standard. It is a schedule of works prepared by a Registered Building Practitioner, and every item is costed on the basis that this practice would be prepared to quote the work described.

SECTION SEVEN

RECOMMENDED ACTIONS

STEP	DETAIL
01	Debrief consultation A debrief consultation is included in the fee. Fifteen minutes is generally sufficient to distinguish the material findings from the remainder. Any item in Section five on which a fuller explanation is required should be raised at that time.
02	Instruction of works There is no obligation to engage Bawden Building Group for any part of this schedule. The costs are stated so that it may be taken to another builder and compared directly.
03	Quotation Issued within five business days of the debrief consultation, itemised and without bundling. Where opening up may alter the price, this is stated before work commences.
04	Retention Retained with the invoices for any work carried out against it, this report forms a dated record that the property has been maintained. See the note below.
05	Re-inspection March 2027 is recommended. The subsequent report is assessed against this one, at which point the Priority 3 items acquire their comparative value.

RETENTION AND INSURANCE

Australian home policies generally cover damage that is sudden and accidental, and exclude gradual deterioration, wear and tear, and damage arising from a property not being kept in good condition. Where a claim is contested, the question is ordinarily whether the property was being maintained.

This report is a dated, illustrated record of the condition of the property on the date of inspection, prepared by a Registered Building Practitioner before any loss occurred. Retained with the invoices for work carried out against it, it constitutes evidence on that question.

Bawden Building Group are builders, not insurance advisers. No report can determine how an insurer will assess a particular claim, and this report should be read together with the relevant Product Disclosure Statement.

INSPECTED AND CERTIFIED BY

Collis Bawden

Registered Building Practitioner DB-U 45837
Building and Plumbing Commission (Vic)
Bawden Building Group Pty Ltd

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info@bbghomecare.com
PO Box 162, Mount Eliza VIC 3930

This report records the condition of the property as observed on the date of inspection, and relates only to those parts reasonably accessible on that day. It is not a structural engineer's report, a timber pest inspection, or a certificate of compliance. Costs are indicative at the date of issue and are not a quotation. Illustrations in this specimen are diagrammatic; a report issued to a client carries site photographs. This report is prepared for the client named and may be relied on only by that client. Bawden Building Group Pty Ltd · ABN 84 618 786 780 · Registered Building Practitioner DB-U 45837, Building and Plumbing Commission (Vic) · Member, Master Builders Victoria.

SECTION EIGHT

ELEMENTS COMMONLY CITED IN DECLINED CLAIMS

Australian insurers decline or reduce home claims most often on grounds concerning the physical condition of the building. The table below sets out those grounds and identifies where each is addressed in the element schedule at Appendix A. Every one is inspected, recorded and dated, whether or not a defect was found.

GROUND RELIED ON	WHAT IS ORDINARILY POINTED TO	RECORDED AT
Property not in good condition, or not maintained	Roof leaking in rain, blocked gutters, areas rusted through, rot, holes in floors, walls or ceilings, plant matter growing on the building.	A1, A2, A11, B6, C1–C4, C10, D1, D2, D9–D14, D22
Rainwater entering other than through a storm-created opening	Water entering through a pre-existing gap, a blocked gutter or an unsealed flashing rather than an opening the storm itself created.	C8, C13, D2, D4, D5, D9–D14, D21, D23
Wear, tear and gradual deterioration	Weathering of roof tiles and ridge capping, breakdown of tile adhesive and grout, breakdown of bricks, mortar and concrete.	C5, C6, C7, D2, D22, G1, G2, G3
Rust and corrosion	Corrosion of gutters, flashings, valleys, fixings, balustrades and hot water units, particularly in coastal exposure.	A18, C23, D4, D9–D12, J8, J9, K4
Faulty workmanship, design or structural defect the owner knew of	Defective work, non-compliant installation, or a defect previously identified and not addressed.	B6, E10, G23, L3, L4
Mould, mildew, rot and damp — and pre-existing mould	Evidence that mould or damp predated the claimed event, or that ventilation was inadequate.	B7, B14, E5, E6, E11, G12, G20, G21
Gradual escape of water, and leaking showers	Water escaping slowly rather than in a sudden burst, and shower leaks, which several policies exclude expressly.	G3–G5, G22, G23, G24, H15, J11, J19
Earth movement, subsidence and cracking	Cracking attributed to settlement or ground movement rather than to an insured event.	A1, A8, A17, B11, I2, I25
Tree roots, vermin and termites	Damage attributed to roots, rodents or timber pests, and inadequate termite management.	A11, A15, B3, B12, B15, E6
Damage from an earlier event left unrepaired	Damage from a previous claim or event that was never rectified, relied upon to decline the later claim.	L1, L2
Fences, gates and retaining walls in obvious disrepair	An express disrepair test applies to fences and gates under several policies, and retaining walls are commonly excluded outright.	A8, A9, A10, A16, A17
Property left unoccupied	Most policies apply an additional excess, and some exclude cover, after 60 continuous days unoccupied.	L5

WHY THIS SECTION IS HERE

Where a claim is contested the question is usually not whether damage occurred, but whether the property was maintained. That is a question of evidence, ordinarily resolved between competing expert reports.

Recording an element that required no work is therefore as material as recording a defect. A dated photograph of sound ridge pointing, taken beforehand, answers a ground that no photograph taken afterwards can.

THE LIMITS OF THIS SECTION

Policy wording differs between insurers and changes over time. This section indicates where each matter is recorded. It is not advice on any policy, and the grounds are not exhaustive.

Bawden Building Group are builders, not insurance advisers. No report determines how an insurer will assess a claim. The relevant Product Disclosure Statement governs.

SECTION NINE

RECTIFICATION REGISTER

Every item raised in this report is entered below and carried forward to the next inspection, where its rectification date, the trade engaged and the invoice reference are recorded against it. Items are closed out only once the completed work has been photographed.

REF	ITEM	ACTION REQUIRED	COST	RECTIFIED
1.1	Failed shower seal	Strip and replace silicone to hob junction and both vertical corners	\$420	—
1.2	Blocked gutters, loose brackets	Clear gutters, downpipes and valley; re-fix two brackets	\$380	—
2.1	Ridge and hip pointing	Re-point full ridge and hip runs, approx. 38 lm	\$2,200	—
2.2	Perished silicone throughout	Strip and replace all internal wet-area silicone	\$560	—
2.3	Subfloor ventilation	Install two additional vents to the south elevation	\$890	—
	Open items at this inspection	Five	\$4,450	—

WHY THE REGISTER MATTERS, STATED PLAINLY

Several policies exclude loss arising from a defect the owner knew of, or ought reasonably to have known of, and from damage left unrepaired after an earlier event. A report that identifies a defect therefore establishes knowledge of it.

That cuts both ways, and it should be understood before this report is filed. An identified defect that is rectified and documented is strong evidence that the property was maintained. The same defect identified and left for several years is evidence to the contrary, and would not have been available to an insurer had the inspection never been carried out.

The recommendation that follows is straightforward. Priority 1 items should be rectified and the register closed out. Priority 2 items should be scheduled within the stated period. Priority 3 items require no work and carry no such implication, which is why they are recorded separately and priced at nothing.

OCCUPANCY

Most Australian policies apply an additional excess where a property has been unoccupied for more than sixty continuous days, and some withdraw cover altogether unless the insurer has agreed in writing. Owners of holiday and second properties should confirm the position with their insurer and retain a dated log of inspection visits. Element L5 records the occupancy pattern observed at this inspection.

APPENDIX A

COMPLETE ELEMENT SCHEDULE

Every element of the property inspected on the day, listed, photographed and assigned a condition. 244 items across 13 groups. Items requiring work appear again in the works schedule at Section two. All remaining elements are recorded here.

This appendix records the full extent of the inspection. A schedule of findings identifies defects. A complete element schedule establishes that the property was examined element by element on a stated date, and that the elements requiring no action were assessed rather than omitted. That distinction is material where a claim or a sale is subsequently contested.

Sound	Serviceable	Monitor	Attention	Not inspected
No action required. Recorded and photographed as found.	Performing its function, with a note of the work eventually required.	Measured and recorded to provide a datum for the next inspection.	Carried into the works schedule at Section two.	Not reasonably accessible, or outside the scope of this report.

COMPOSITION OF THE SCHEDULE

GRP	GROUP	ITEMS
A	Site, grounds and drainage	24
B	Substructure and subfloor	16
C	External fabric	26
D	Roof and rainwater	24
E	Roof cavity	11
F	Windows and external doors	10
G	Wet areas	24
H	Kitchen and laundry	15
I	Interior	28
J	Services	26
K	Ancillary structures	20
R	Insurance conditions and compliance	14
L	Records, history and occupancy	6
Total elements recorded		244

CONDITIONS RECORDED

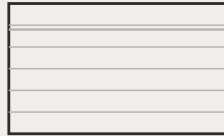
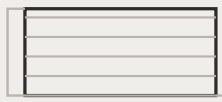
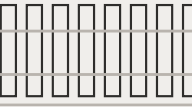
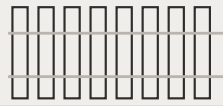
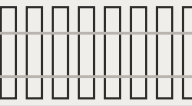
CONDITION	ITEMS	SHARE
SOUND	149	61%
SERVICEABLE	49	20%
MONITOR	18	7%
ATTENTION	6	2%
NOT INSPECTED	22	9%

Illustrations in this specimen are schematic drawings. A report issued to a client carries a site photograph in every frame, captured on the day of inspection and unedited.

APPENDIX A

ELEMENT SCHEDULE

A · SITE, GROUNDS AND DRAINAGE

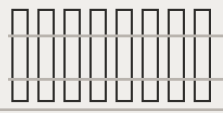
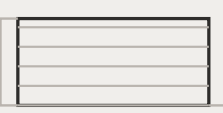
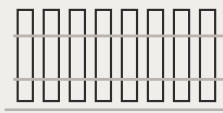
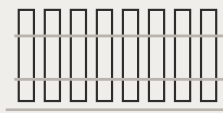
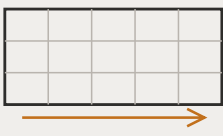
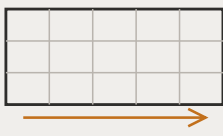
 A1 Site fall away from building ALL ELEVATIONS SOUND Ground falls away on all four elevations. No ponding observed.	 A2 Ground clearance to cladding ALL ELEVATIONS SERVICEABLE Clearance reduced to approx. 120 mm at the south garden bed.	 A3 Surface water drainage REAR YARD SOUND Grated drain clear and running to the legal point of discharge.	 A4 Stormwater pits and grates NORTH AND REAR SOUND Two pits opened. Both clear, with no silt accumulation.	 A5 Downpipe discharge points ALL ELEVATIONS SERVICEABLE Four of five connected below ground. The south-east discharges to the surface.
 A6 Driveway FRONT SOUND Concrete. No significant cracking. Falls to the street.	 A7 Paths and paving PERIMETER SERVICEABLE Minor lipping at two pavers on the north path. Within tolerance.	 A8 Retaining wall SOUTH BOUNDARY MONITOR Timber sleeper, approx. 700 mm. Leaning 25 mm. See 3.3.	 A9 Boundary fencing ALL BOUNDARIES SERVICEABLE Paling fence, serviceable. Two palings loose to the east run.	 A10 Gates and latches SIDE ACCESS X2 SOUND Both operate and latch. Access clear for inspection.
 A11 Vegetation to structure NORTH AND EAST MONITOR Canopy overhanging the roof on the north side. Contributing to gutter litter load.	 A12 External steps REAR SOUND Timber, four treads. Fixings tight, no rot found on probe testing.	 A13 Clothesline and fixings REAR YARD SOUND Wall-mounted, fixings sound.	 A14 Letterbox and street number FRONT SOUND Serviceable.	 A15 Trees — species and proximity NORTH AND EAST MONITOR Two eucalypts within 6 m of the north footing line. Canopy over the roof.

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

A · SITE, GROUNDS AND DRAINAGE

CONTINUED

 A16 Fence and driveway extent WHOLE SITE SOUND Fencing approx. 96 lm; sealed driveway approx. 18 lm. Recorded for policy sub-limits.	 A17 Retaining wall drainage SOUTH BOUNDARY SERVICEABLE Ag-drain discharging. No weep holes; no evidence of surcharge.	 A18 Exposure — distance to open water SITE MONITOR Approx. 2.6 km from Port Phillip. Moderate salt exposure recorded for corrosion assessment.	 A19 Plant matter growing on the building ALL ELEVATIONS SERVICEABLE Moss, lichen, creeper or climbing plant in contact with wall, roof or gutter. Named by several policies as a condition failure.	 A20 Tree health and deadwood WHOLE SITE MONITOR Dead limbs, cavities, lean or fungal bodies. An arborist referral is made rather than an opinion given.
 A21 Adequacy of the drainage system WHOLE SITE SOUND Whether the system is capable, not merely clear. Several policies exclude damage from inadequate drainage.	 A22 Driveway surface type DRIVEWAY SOUND Sealed, gravel or unpaved. Some policies exclude unpaved driveways as a class.	 A23 Artificial grass GROUNDS SOUND Excluded by some policies except where it forms a tennis court surface.	 A24 Overland flow path and site levels WHOLE SITE SOUND Where surface water runs in heavy rain, and what it runs towards.	

B · SUBSTRUCTURE AND SUBFLOOR

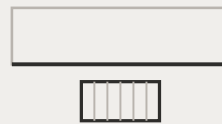
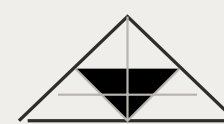
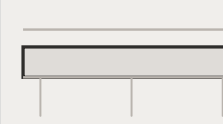
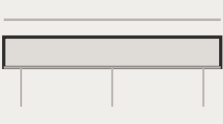
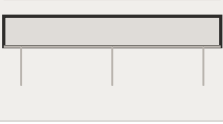
 B1 Subfloor access EAST HATCH SOUND Hatch clear. Full extent of the subfloor reached.	 B2 Stumps THROUGHOUT SOUND Concrete stumps. No settlement or deterioration observed.	 B3 Ant caps THROUGHOUT MONITOR Two caps damaged at the south-east corner. See 9.2.	 B4 Bearers THROUGHOUT SOUND Sound on probe. No sagging or splitting observed.	 B5 Floor joists THROUGHOUT SOUND Sound. Spacing and bearing regular.
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APPENDIX A · CONTINUED

ELEMENT SCHEDULE

B · SUBSTRUCTURE AND SUBFLOOR

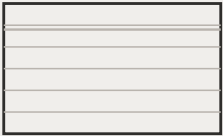
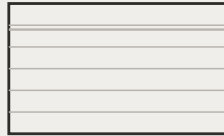
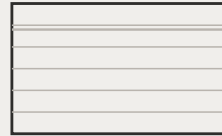
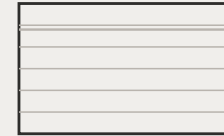
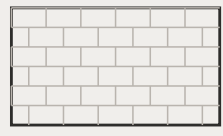
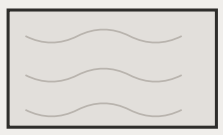
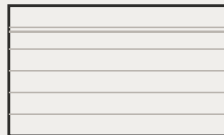
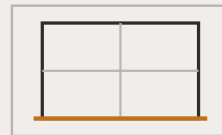
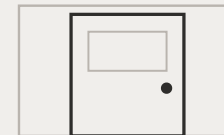
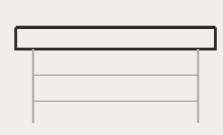
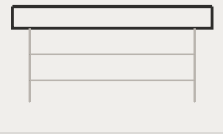
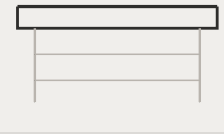
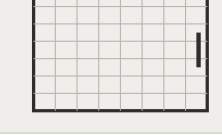
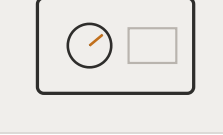
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 B6 Subfloor ventilation SOUTH ELEVATION ATTENTION Four vents serve the southern half; two partly obstructed. See 2.3.	 B7 Subfloor moisture and ground condition THROUGHOUT SOUND Dry. No fungal growth or standing water.	 B8 Subfloor debris THROUGHOUT SOUND Clear of builders' waste and stored material.	 B9 Bracing and tie-downs THROUGHOUT SOUND Present and fixed where visible.	 B10 Concrete slab area GARAGE SOUND No significant cracking visible where not covered.
 B11 Perimeter footing, visible ALL ELEVATIONS SOUND No displacement or step cracking observed above ground.	 B12 Termite management notice METER BOX NOT INSPECTED No current notice sighted. Recommend a licensed pest inspection.	 B13 Weep holes, slab edge clearance ALL ELEVATIONS SERVICEABLE Weep holes clear. Slab edge visible to approx. 90 mm except at the south bed.	 B14 Damp-proof course ALL ELEVATIONS SOUND DPC visible and above ground line. No rising damp staining at skirtings.	 B15 Termite management system PERIMETER NOT INSPECTED No system type, install date or renewal record sighted. See 9.2.
 B16 Site classification and reactive soil WHOLE SITE NOT INSPECTED Class recorded where documentation exists. Earth shrinkage and expansion is excluded by most policies.				

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

C · EXTERNAL FABRIC

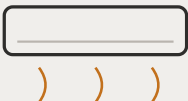
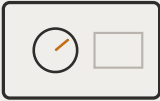
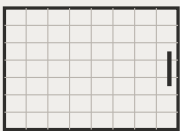
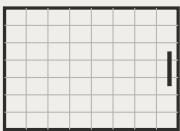
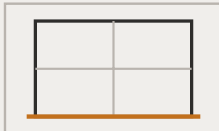
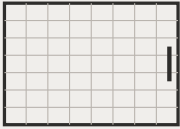
 C1 Weatherboard cladding NORTH ELEVATION SERVICEABLE Paint sound. Two boards cupping below the window sill.	 C2 Weatherboard cladding EAST ELEVATION SOUND Sound. No rot found on probe testing.	 C3 Weatherboard cladding SOUTH ELEVATION MONITOR Paint chalking in the shaded run. Timber sound beneath.	 C4 Weatherboard cladding WEST ELEVATION SOUND Recently repainted. Good condition.	 C5 Brick base course ALL ELEVATIONS SOUND Mortar intact. No step cracking.
 C6 Rendered surfaces FRONT ENTRY SOUND No drummy areas found on tapping.	 C7 External paint, general ALL ELEVATIONS SERVICEABLE Approximately five years of service life remaining on the exposed elevations.	 C8 Window reveals and sills ALL WINDOWS MONITOR Paint failure commencing at two north sills.	 C9 Door frames and thresholds ALL EXTERNAL DOORS SOUND Sound, weather seals intact.	 C10 Eaves lining PERIMETER SOUND No staining or sagging observed.
 C11 Fascia PERIMETER SERVICEABLE Sound. Two gutter brackets pulled at the north run. See 1.2.	 C12 Barge boards BOTH GABLE ENDS SOUND Painted and sound.	 C13 External sealants PENETRATIONS, PERIMETER SERVICEABLE Serviceable. Reseal recommended at the next repaint.	 C14 Wall vents ALL ELEVATIONS SOUND Clear and unobstructed.	 C15 External light fittings FRONT, REAR, SIDE SOUND All operate. No corrosion at the fixings.

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

C · EXTERNAL FABRIC

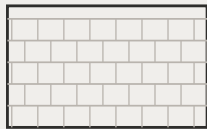
CONTINUED

 C16 External power outlets REAR SOUND Weatherproof covers intact.	 C17 Tap and hose points FRONT AND REAR SOUND No leaks. Vacuum breakers fitted.	 C18 Air conditioning condenser SOUTH ELEVATION SOUND Level, clear airflow, no corrosion at the base.	 C19 Meter box NORTH ELEVATION SOUND Door closes and latches. Contents dry.	 C20 Gas meter and line NORTH ELEVATION SOUND No corrosion observed. Visual only, no certification implied.
 C21 Insect screens ALL OPENABLE WINDOWS SERVICEABLE Present throughout. Mesh torn to bedroom 3.	 C22 Security screens FRONT AND REAR DOORS SOUND Operate and latch correctly.	 C23 Protective coatings, metalwork ALL ELEVATIONS SERVICEABLE Gutters, fascia brackets and balustrade fixings coated and sound. Last recoat not recorded.	 C24 Boarded, cracked or broken glazing ALL ELEVATIONS SOUND Named expressly by several policies as evidence a home is not in good condition.	 C25 Leaching and efflorescence to masonry ALL ELEVATIONS SOUND Salt deposit or staining indicating water movement through the wall.
 C26 Blinds, awnings and shade sails ALL ELEVATIONS SERVICEABLE Age and whether professionally installed. Some policies apply a five or ten year age test.				

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

D · ROOF AND RAINWATER

 D1 Roof covering, general WHOLE ROOF SERVICEABLE Concrete tile. No broken or slipped tiles observed.	 D2 Ridge capping RIDGE AND BOTH HIPS ATTENTION Pointing cracked and drummy, approx. 38 lm. See 2.1.	 D3 Hip capping BOTH HIPS ATTENTION As above. Bedding intact, no caps loose.	 D4 Valleys TWO VALLEYS SOUND Metal valleys clear and free-draining.	 D5 Penetration flashings VENT PIPES X2 SOUND Flashings seated and sealed.
 D6 Flue and chimney flashing LIVING ROOM FLUE SOUND Flashing sound, no staining below.	 D7 Skylight and flashing HALLWAY SOUND No evidence of leakage at the lining below.	 D8 Roof sarking, where visible ROOF CAVITY SOUND Present and intact where sighted.	 D9 Gutters, north run NORTH ELEVATION ATTENTION Approx. 40 mm compacted leaf litter. Two brackets pulled. See 1.2.	 D10 Gutters, east run EAST ELEVATION ATTENTION Leaf litter through the run. Falls to be checked on clearing.
 D11 Gutters, south run SOUTH ELEVATION SERVICEABLE Light debris. Draining.	 D12 Gutters, west run WEST ELEVATION SOUND Clear and draining freely.	 D13 Gutter falls WHOLE ROOF MONITOR To be re-checked once the north run is cleared and re-bracketed.	 D14 Downpipes FIVE TOTAL SERVICEABLE Eastern downpipe slow at the shoe. Clears on flushing.	 D15 Box gutters NONE FITTED SOUND Not applicable to this roof form.

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

D · ROOF AND RAINWATER

CONTINUED

 D16 Roof ventilation TWO WHIRLYBIRDS SOUND Both turn freely. No corrosion at the base flashing.	 D17 Antenna and fixings RIDGE SOUND Mounted to the fascia, no penetration of the covering.	 D18 Solar panels NONE FITTED SOUND Not applicable.	 D19 Roof safety anchors NONE FITTED NOT INSPECTED None present. Noted for any future roof work.	 D20 Verandah and porch roof FRONT ENTRY SOUND Sheet roof, fixings sound, no ponding.
 D21 Rainheads and emergency overflows NOT FITTED SOUND No box gutters or rainheads to this roof form. Not applicable.	 D22 Roof tile surface condition WHOLE ROOF SERVICEABLE Glaze intact, no friability on handling. No cracked, slipped or chipped tiles found.	 D23 Leaf guards and bird deterrents NORTH AND EAST MONITOR Mesh guards fitted to the north run. Holding litter above the gutter line.	 D24 Ridge capping and flashing at skylights ROOF SOUND Named separately by at least one policy. Inspected as its own element.	

E · ROOF CAVITY

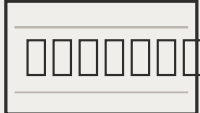
 E1 Roof cavity access HALLWAY MANHOLE SOUND Clear. Full extent walked on battens.	 E2 Roof framing THROUGHOUT SOUND Conventional pitched framing. No deflection observed.	 E3 Battens and tile fixing THROUGHOUT SOUND Sound. No slipped battens.	 E4 Insulation CEILING SERVICEABLE Batts throughout, settled in two bays. Coverage otherwise complete.	 E5 Moisture staining THROUGHOUT SOUND No current or historic staining found on the ceiling lining.
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APPENDIX A · CONTINUED

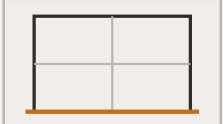
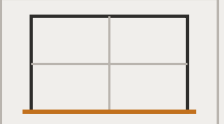
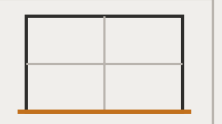
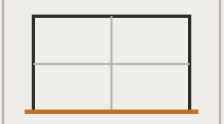
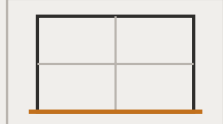
ELEMENT SCHEDULE

E · ROOF CAVITY

CONTINUED

 E6 Vermín activity THROUGHOUT SOUND No droppings, nesting or gnaw damage found.	 E7 Wiring, visual THROUGHOUT SOUND No exposed or damaged cabling sighted. Visual only.	 E8 Exhaust fan ducting BOTH WET AREAS SERVICEABLE Ducted to eave. One duct partly collapsed and requiring re-run.	 E9 Downlight clearances LIVING AND KITCHEN SOUND Insulation held clear of fittings where sighted.	 E10 Ceiling battens and glue bonds THROUGHOUT SOUND Battens present and regular. No debonding or sagging observed from above.
 E11 Roof cavity ventilation THROUGHOUT SOUND Cross-ventilated. No condensation staining on the underside of sarking.				

F · WINDOWS AND EXTERNAL DOORS

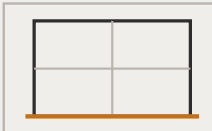
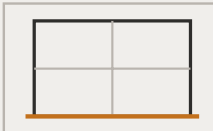
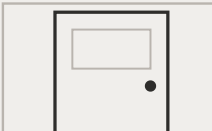
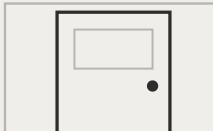
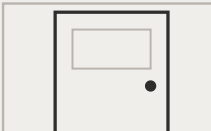
 F1 Living room windows LIVING SOUND Operate, lock and seal.	 F2 Kitchen window KITCHEN SOUND Operates and locks.	 F3 Bedroom 1 windows BEDROOM 1 SERVICEABLE Operate. One sash binding in the track.	 F4 Bedroom 2 window BEDROOM 2 SOUND Operates and locks.	 F5 Bedroom 3 window BEDROOM 3 SOUND Operates. Screen mesh torn, see C21.
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APPENDIX A · CONTINUED

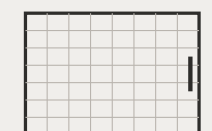
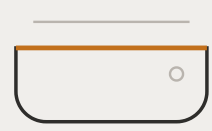
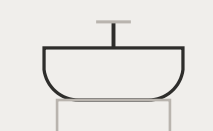
ELEMENT SCHEDULE

F · WINDOWS AND EXTERNAL DOORS

CONTINUED

 F6 Bedroom 4 window BEDROOM 4 SOUND Operates and locks.	 F7 Bathroom window MAIN BATHROOM SOUND Obscure glazing intact. Operates.	 F8 Front entry door FRONT SOUND Closes and latches. Weather seal intact.	 F9 Rear sliding door REAR SERVICEABLE Operates. Track requires cleaning. Lock engages.	 F10 Laundry external door LAUNDRY SOUND Closes and latches.
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G · WET AREAS

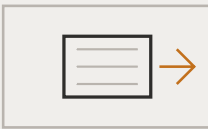
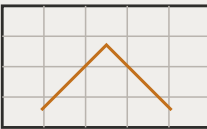
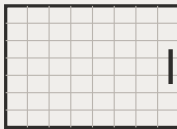
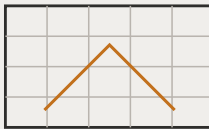
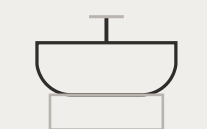
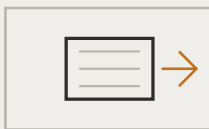
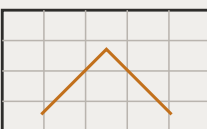
 G1 Shower, tiling MAIN BATHROOM SOUND Tiles sound, no drummy areas on tapping.	 G2 Shower, grout MAIN BATHROOM SERVICEABLE Serviceable. Minor loss of grout at two floor joints.	 G3 Shower, hob junction silicone MAIN BATHROOM ATTENTION Perished across approx. 400 mm. Elevated moisture. See 1.1.	 G4 Shower, floor falls MAIN BATHROOM SOUND Falls to waste. No ponding on flood test.	 G5 Shower, waste and grate MAIN BATHROOM SOUND Drains freely. Grate clear.
 G6 Shower screen and seals MAIN BATHROOM SERVICEABLE Screen sound. Base seal to be replaced with the silicone.	 G7 Shower tapware MAIN BATHROOM SOUND Operates. No leak at the wall plate.	 G8 Bath and surround MAIN BATHROOM SERVICEABLE Bath sound. Surround silicone discoloured, see 2.2.	 G9 Vanity and basin MAIN BATHROOM SOUND Cabinet sound. No water damage to the base.	 G10 Vanity junction silicone MAIN BATHROOM SERVICEABLE Hardened. Included in 2.2.

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

G · WET AREAS

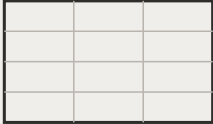
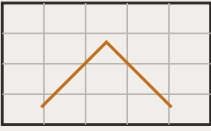
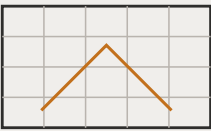
CONTINUED

 G11 Toilet pan and cistern MAIN BATHROOM SOUND Flushes and refills. No movement at the pan.	 G12 Exhaust ventilation MAIN BATHROOM SERVICEABLE Operates. Ducting noted at E8.	 G13 Ensuite, shower tiling ENSUITE SOUND Sound. No drummy areas.	 G14 Ensuite, screen base seal ENSUITE SERVICEABLE Discoloured and hardened. Included in 2.2.	 G15 Ensuite, floor falls ENSUITE SOUND Falls to waste correctly.
 G16 Ensuite, waste and grate ENSUITE SOUND Drains freely.	 G17 Ensuite, tapware ENSUITE SOUND Operates. No leaks observed.	 G18 Ensuite, vanity and basin ENSUITE SOUND Sound.	 G19 Ensuite, toilet ENSUITE SOUND Flushes and refills correctly.	 G20 Ensuite, exhaust ventilation ENSUITE SOUND Operates and is ducted externally.
 G21 Wet area moisture readings BOTH WET AREAS MONITOR 18% at the main bathroom wall base against 11% ambient. See 1.1.	 G22 Waterproofing, inferred BOTH WET AREAS SOUND No evidence of membrane failure. Not directly accessible.	 G23 Waterproofing membrane records BOTH WET AREAS NOT INSPECTED No installation date or certificate held by the owner. Recorded as unknown.	 G24 Flexible hoses — wet areas BOTH BATHROOMS, 6 TOTAL SERVICEABLE Braiding sound, no bulging or corrosion. Install dates not recorded.	

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

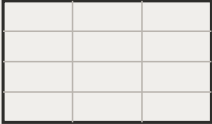
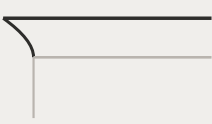
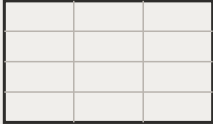
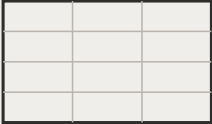
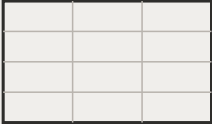
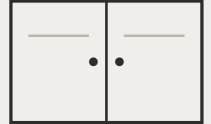
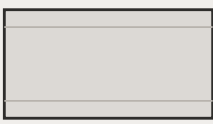
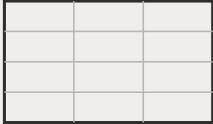
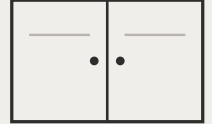
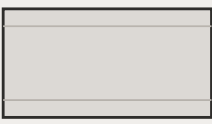
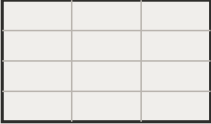
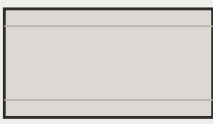
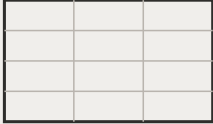
H · KITCHEN AND LAUNDRY

 H1 Kitchen cabinetry KITCHEN SERVICEABLE Doors and drawers operate. Two hinges require adjustment.	 H2 Benchtop KITCHEN SOUND No delamination at the joints or the sink cut-out.	 H3 Sink and tapware KITCHEN SOUND Drains freely. No leak at the trap.	 H4 Splashback KITCHEN SOUND Intact, sealed at the bench junction.	 H5 Oven and cooktop KITCHEN NOT INSPECTED Appliance operation is outside the scope of this report.
 H6 Rangehood and ducting KITCHEN SERVICEABLE Ducted externally. Filters due for cleaning.	 H7 Dishwasher connection KITCHEN SOUND No leak or staining at the cabinet base.	 H8 Kitchen floor covering KITCHEN SOUND Tiled. No cracked or drummy tiles.	 H9 Laundry cabinetry and tub LAUNDRY SOUND Sound. No water damage at the base.	 H10 Laundry tapware LAUNDRY SOUND Operates, no leaks.
 H11 Washing machine connections LAUNDRY SERVICEABLE Hoses within date but ageing. Replacement advised at the next service.	 H12 Laundry floor waste LAUNDRY SOUND Present and draining.	 H13 Laundry floor covering LAUNDRY SOUND Vinyl, sealed at the perimeter.	 H14 Laundry ventilation LAUNDRY SOUND Openable window and exhaust both present.	 H15 Flexible hoses — kitchen, laundry KITCHEN, LAUNDRY SERVICEABLE Four connections. Braiding sound. Dates unknown; replacement at ten years advised.

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

I · INTERIOR

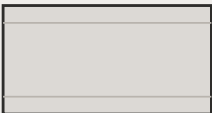
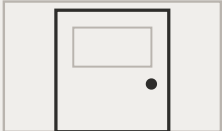
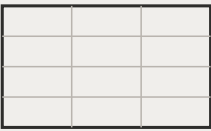
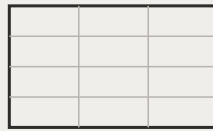
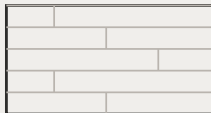
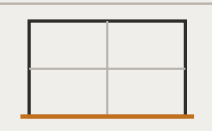
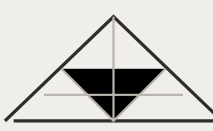
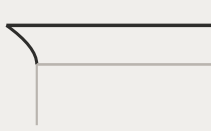
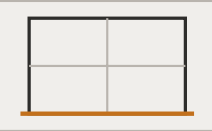
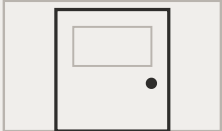
 I1 Entry hall, walls and ceiling ENTRY SOUND No cracking or staining.	 I2 Hallway cornice HALLWAY MONITOR Hairline cracking approx. 0.5 mm at two joints. See 3.1.	 I3 Hallway flooring HALLWAY SOUND Timber, sound underfoot.	 I4 Living room, walls and ceiling LIVING SOUND No cracking, staining or deflection.	 I5 Living room flooring LIVING SOUND Timber, no cupping or springiness.
 I6 Dining, walls and ceiling DINING SOUND Sound.	 I7 Bedroom 1, walls and ceiling BEDROOM 1 SOUND Sound.	 I8 Bedroom 1, built-in robe BEDROOM 1 SOUND Doors run correctly.	 I9 Bedroom 1 flooring BEDROOM 1 SOUND Carpet, no lifting at the grippers.	 I10 Bedroom 2, walls and ceiling BEDROOM 2 SOUND Sound.
 I11 Bedroom 2, built-in robe BEDROOM 2 SERVICEABLE One door displaced from its track. Adjustment required.	 I12 Bedroom 2 flooring BEDROOM 2 SOUND Carpet, sound.	 I13 Bedroom 3, walls and ceiling BEDROOM 3 SOUND Sound.	 I14 Bedroom 3 flooring BEDROOM 3 SOUND Carpet, sound.	 I15 Bedroom 4, walls and ceiling BEDROOM 4 SOUND Sound.

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

I · INTERIOR

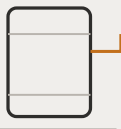
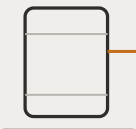
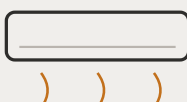
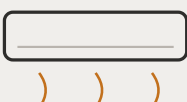
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 I16 Bedroom 4 flooring BEDROOM 4 SOUND Carpet, sound.	 I17 Internal doors THROUGHOUT SERVICEABLE All operate. Two require latch adjustment.	 I18 Skirting and architraves THROUGHOUT SOUND Fixed and painted. No water damage at floor level.	 I19 Internal paint THROUGHOUT SOUND Serviceable throughout.	 I20 Floor levels THROUGHOUT SOUND No significant deviation measured.
 I21 Window furnishings and fixings THROUGHOUT SOUND Tracks and brackets secure.	 I22 Linen and storage cupboards HALLWAY SOUND Shelving sound and fixed.	 I23 Internal stairs NOT APPLICABLE SOUND Single storey dwelling.	 I24 Ceiling access and manholes HALLWAY SOUND Fitted and closing correctly.	 I25 Crack register and floor datum THROUGHOUT MONITOR Two cracks marked and measured. Floor levels recorded to a fixed datum. See 3.1.
 I26 Window fall protection to upper levels UPPER BEDROOMS SERVICEABLE Openable windows with a fall of 2 m or more. Restriction to a 125 mm opening, a screen, or an 865 mm sill.	 I27 Safety glazing to impact-risk locations DOORS, SIDELIGHTS, WET AREAS SERVICEABLE Doors, side panels, low-level glazing and bathroom glazing. Grade marking recorded where visible.	 I28 Balustrade heights and gaps STAIRS, BALCONY, DECK SERVICEABLE Height, infill spacing and fixity, and whether a balustrade is required where none is fitted.		

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

J · SERVICES

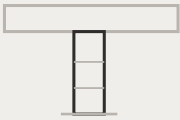
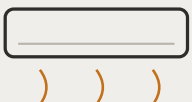
 J1 Switchboard METER BOX SOUND Enclosure sound, circuits labelled.	 J2 Residual current devices SWITCHBOARD SOUND Two RCDs fitted. Test buttons operate.	 J3 Circuit breakers SWITCHBOARD SOUND No signs of overheating at the terminations.	 J4 Visible wiring ROOF CAVITY, SUBFLOOR SOUND No damaged or exposed cabling sighted. Visual only.	 J5 Power outlets THROUGHOUT SOUND No damaged or loose outlets found.
 J6 Light fittings THROUGHOUT SOUND All operate.	 J7 Smoke alarms HALL AND BEDROOMS SERVICEABLE Four fitted and sounding on test. Two dated 2019.	 J8 Hot water unit SOUTH ELEVATION MONITOR Storage unit, plate dated 2015. See 3.2.	 J9 Hot water relief valve SOUTH ELEVATION SOUND Discharging correctly. No corrosion.	 J10 Water meter and main FRONT BOUNDARY SOUND No leak at the meter. Registered flow stops when closed.
 J11 Visible plumbing SUBFLOOR SOUND No leaks or corrosion at the visible pipework.	 J12 Waste and vent pipework SUBFLOOR, ROOF SOUND Falls correct where visible. Vents clear.	 J13 Gas appliances and lines KITCHEN, LIVING NOT INSPECTED Visual only. No certification implied. See Section six.	 J14 Heating DUCTED, LIVING SERVICEABLE Operates on test. Filter due for cleaning.	 J15 Cooling SPLIT SYSTEM, LIVING SOUND Operates on test. Drain line clear.

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

J · SERVICES

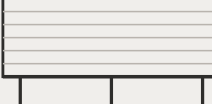
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 J16 Ducting, where visible SUBFLOOR SOUND Connected and supported.	 J17 Solar or battery systems NONE FITTED SOUND Not applicable.	 J18 NBN and comms ENTRY SOUND Termination point intact.	 J19 Water meter standing-loss test FRONT BOUNDARY SOUND Meter static over 20 minutes with all fixtures closed. No concealed loss indicated.	 J20 Smoke alarm manufacture dates HALL AND BEDROOMS SERVICEABLE Two units stamped 2019, two 2023. Ten-year replacement due 2029 on the older pair.
 J21 Smoke alarms — power, type and interconnection THROUGHOUT SERVICEABLE Hardwired or 10-year sealed battery, photoelectric, and whether interconnected. Recorded against AS 3786.	 J22 Gas heating — service and CO test LIVING, DUCTED SYSTEM MONITOR Date of last service by a licensed gasfitter. Energy Safe Victoria advises every two years, including a carbon monoxide spillage test.	 J23 Open-flued gas appliances LIVING ROOM MONITOR Open-flued heaters and decorative log fires carry the highest carbon monoxide risk, particularly in sealed or renovated homes.	 J24 Flue and open fireplace condition TWO CHIMNEYS MONITOR Flue liner, damper, hearth and clearances. Inspected visually; a sweep or flue camera is referred where warranted.	 J25 RCD coverage across all circuits SWITCHBOARD SERVICEABLE Whether every final subcircuit is protected, not only some. Older boards commonly protect only power circuits.
 J26 On-site wastewater system NOT APPLICABLE / TO CONFIRM NOT INSPECTED Septic or treatment system, its EPA permit, and the service record. Council holds the Permit to Install.				

APPENDIX A · CONTINUED

ELEMENT SCHEDULE

K · ANCILLARY STRUCTURES

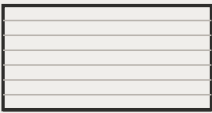
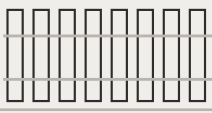
 K1 Deck substructure REAR DECK SOUND Bearers, joists and fixings sound on probe.	 K2 Deck posts and footings REAR DECK SOUND Plumb, no movement at the base.	 K3 Deck boards REAR DECK MONITOR Greying and dry on the northern third. See 3.4.	 K4 Deck balustrade REAR DECK SOUND Height and gap spacing compliant. Fixings tight.	 K5 Deck stairs REAR DECK SOUND Treads sound, stringers fixed.
 K6 Pergola structure REAR SOUND Posts and beams sound.	 K7 Garage structure DETACHED GARAGE SOUND Frame and cladding sound.	 K8 Garage door and motor DETACHED GARAGE SERVICEABLE Operates. Balance to be adjusted at the next service.	 K9 Garage roof and gutters DETACHED GARAGE SERVICEABLE Gutters holding light debris.	 K10 Garden shed REAR YARD SOUND Sound, door closes.
 K11 Pool fence and gates NOT APPLICABLE SOUND No pool on this property.	 K12 Pool surrounds and coping NOT APPLICABLE SOUND No pool on this property.	 K13 Water tank and pump REAR SOUND Tank sound, pump operates, overflow directed to drainage.	 K14 Rainwater connections REAR SOUND Two downpipes diverted to the tank. First flush fitted.	 K15 Pool and spa barrier measurements NOT APPLICABLE SOUND No pool or spa on this property.

APPENDIX A · CONTINUED

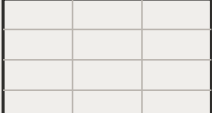
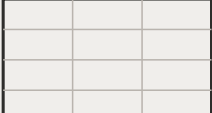
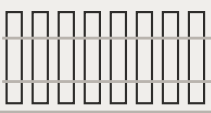
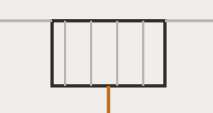
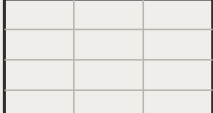
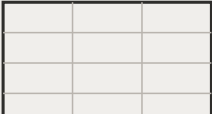
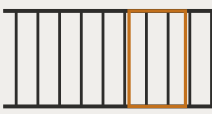
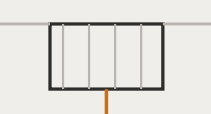
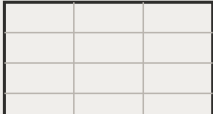
ELEMENT SCHEDULE

K · ANCILLARY STRUCTURES

CONTINUED

 K16 Outbuilding fixing to its footings OUTBUILDINGS SOUND Whether each outbuilding is fixed down. One policy conditions cover on it.	 K17 Fence construction and framing BOUNDARIES SOUND Free-standing sheet fences without a supporting frame are excluded by at least one policy.	 K18 Electric motors — age and service GATES, GARAGE, POOL SERVICEABLE Gate, garage door, pool and pump motors. One policy applies a ten-year age test.	 K19 Pool and spa covers and liners POOL SERVICEABLE Covers, solar blankets and liners. Several policies apply a five-year age test.	 K20 Separate metering to outbuildings OUTBUILDINGS NOT INSPECTED Whether any outbuilding is separately metered, which can decide whether it is insured as part of the home.
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R · INSURANCE CONDITIONS AND COMPLIANCE

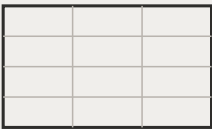
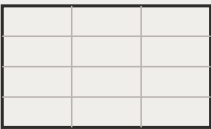
 R1 Schedule of insurable improvements WHOLE PROPERTY NOT INSPECTED Pool, court, decks, cabana, fencing, driveway, landscaping and outbuildings listed so the owner can test the sum insured against them.	 R2 Sum insured — rebuild versus market value RECORDS NOT INSPECTED Recorded as a prompt only. Rebuild cost excludes land and includes demolition, site clean-up and professional fees.	 R3 Bushfire Prone Area and overlay status WHOLE SITE NOT INSPECTED Checked on VicPlan. A designation does not require an existing house to be upgraded, but it affects rebuilding and premiums.	 R4 Flood and overland flow cover RECORDS NOT INSPECTED Whether flood cover is held, and whether the site has an overland flow path.	 R5 Asbestos — possible locations noted PRE-1990 FABRIC NOT INSPECTED Observation and referral only. No sampling is carried out. Materials in homes built or altered before 2003 may contain asbestos.
 R6 Lead paint — possible locations noted PRE-1970 FABRIC NOT INSPECTED Observation and referral only. No sampling is carried out.	 R7 Pool and spa registration RECORDS NOT INSPECTED Registration with council, and the date the last Form 23 compliance certificate was lodged. A new certificate is required every four years.	 R8 Easements and structures over them WHOLE SITE NOT INSPECTED Whether any structure sits over a drainage or services easement.	 R9 Unpermitted or owner-builder work WHOLE PROPERTY NOT INSPECTED Any structure without a building permit or final inspection. Cover on unpermitted structures is commonly refused.	 R10 Who carries out the maintenance RECORDS NOT INSPECTED At least two insurers require maintenance to be carried out by a qualified person or licensed tradesperson. Invoices are the only proof.

APPENDIX A · CONTINUED

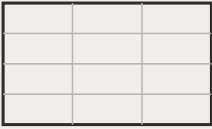
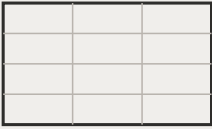
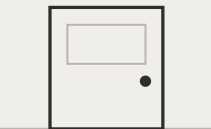
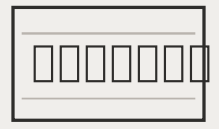
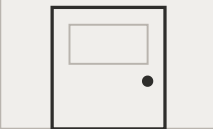
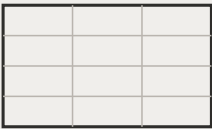
ELEMENT SCHEDULE

R · INSURANCE CONDITIONS AND COMPLIANCE

CONTINUED

 R11 Manufacturer servicing schedules RECORDS NOT INSPECTED Whether serviceable items are being serviced to the manufacturer schedule. One policy conditions cover on it.	 R12 Current or recent building work WHOLE PROPERTY NOT INSPECTED Any works in progress, and any tarpaulins or temporary coverings, which several policies name as a water-entry path.	 R13 Prior claims and unrepaired damage WHOLE PROPERTY SOUND Every policy reviewed refuses cover where damage from an earlier event was left unrepaired.	 R14 Fence and driveway extent, measured BOUNDARIES SOUND Total run in metres. Some policies limit fencing and driveway cover by length.
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L · RECORDS, HISTORY AND OCCUPANCY

 L1 Prior claims and unrepaired damage WHOLE PROPERTY SOUND Owner reports no prior insurance claim. No unrepaired damage from an earlier event found.	 L2 Rectification register CARRIED FORWARD NOT INSPECTED First inspection. The register opens with the five costed items in Section two.	 L3 Permits and occupancy certificate RECORDS SERVICEABLE Original permit sighted. No permit held for the rear deck; date of construction unknown.	 L4 Compliance certificates held RECORDS SERVICEABLE No electrical or plumbing compliance certificates held for works since purchase.	 L5 Occupancy pattern WHOLE PROPERTY SOUND Owner-occupied and continuously occupied. No unoccupied period exceeding 60 days.
 L6 Photographic datum positions WHOLE PROPERTY SOUND Fourteen fixed positions recorded so that next year's images are directly comparable.				