

# Convention in Focus – Conventions 3.04 & 3.07

## *Wording of Convention 3.04 – Loft insulation and rafter insulation*

Where the loft is accessible, loft insulation should be measured and photographic evidence provided of its measured thickness.

“No access” means there is no loft hatch or other means of gaining access to the loft space.

If there is a loft hatch or other means of gaining access but it could not be used on the date of the site visit (e.g. painted over, obstruction preventing access for health and safety reasons) record as “access, loft insulation unknown”.

If loft insulation is fully obstructed (e.g. boarded or obscured by items stored) enter “pitched, access, loft insulation unknown” unless householder has documentary evidence (maximum thickness is depth of joists) or lifts the boards or removes the obstructions.

If the property has multi-foil or foam insulation at joists or rafters, see convention 3.07.

If joist and rafter insulation are both present base the assessment on the joist insulation only, unless the rafter insulation has greater equivalent thickness in which case base the assessment on the rafter insulation only.

If varying levels, apply an area-weighted average. However, if there is an area with no insulation the dwelling should be split to give different roof scenarios.

Partly obstructed lofts are treated as follows:

- ≤ 25% obstructed: treat as not obstructed and record thickness of visible insulation
- >25 to 75%: divide into extensions
- 75%: treat as fully obstructed

In the case of a thatched roof for age band J onwards use 'as built' rather than rafter insulation if there is rafter insulation in addition to the thatch.

## *What does this mean?*

- Photographic evidence must always be provided of the loft insulation, with measurement.
- No access means there is physically no way of entering the loft area.
- If there is access which couldn't be used on assessment day, then 'access, loft insulation unknown' is to be entered into the software.
- A fully obstructed loft should be recorded as 'pitched, access, insulation unknown'.
- In situations with joist and rafter insulation, joists should be recorded over rafters, unless rafters have a greater thickness.
- Where there are multiple levels of insulation an average can be taken, except in a scenario where there is part of the loft uninsulated. In this situation, split the property.
- Thatched roof age band J should use 'as built' insulation, if there is rafter insulation.

## Quidos Technical Support

### Wording of Convention 3.07 – Insulation Thickness

If insulation is multi-foil, the thickness is entered as twice its actual thickness.

Any foam-type insulation can be doubled in thickness if there is documentary evidence of the type of insulation and manufacturer's information that the lambda-value (thermal conductivity) is less than 0.025 W/mK.

If there is both internal and external wall insulation add the insulation thicknesses together and enter as external.

#### What does this mean?

- Multi-foil insulation, is always entered as double its thickness. For example 50mm multi-foil insulation should be entered as 100mm.
- Multi-foil is defined as "multi-layered insulation which contains at least three layers of foil-type material".
- Insulation such as Celotex or Kingspan do not count as multi-foil insulation and therefore should not be doubled in thickness.
- Due to a change in the convention foam insulation can now only be doubled if there is evidence of the lambda value being less than 0.025 W/mK. This can be found from the manufacturer.
- If no evidence of lambda value, enter as observed thickness.
- External insulation is to be recorded in situations where both internal and external are present.