

Please read these Terms and Conditions carefully and pay special attention to the clauses that are in bold, as they may exclude or limit our liability (responsibility) to you.

About the Property Inspection

The property inspection serves to highlight areas of poor workmanship, defective design or areas requiring maintenance which may be of material importance to the property owner or prospective owner and which may have significant safety implications or result in potential claims repudiation from an insurer in the future.

The property inspection is a visual inspection only, of the observable areas of the relevant sections of the property being inspected. As a result, it is not capable of determining all conditions that may exist within a structure or installation and as such Standard Insurance Limited ("SIL"), The Standard Bank of South Africa Limited ("Standard Bank") and the property inspectors will not be liable in any way for not identifying or reporting on any non-visible, obscure, concealed faults or defects in the property.

The property inspector is an experienced building inspector but is not a specialist who is licensed to render a binding opinion as to the structural integrity of a building or its component parts. If a concern is highlighted in the report, which could lead to substantial repair costs, it is advisable to consult an appropriate specialist for a second opinion.

While the property inspection is based on the observable conditions of the property being inspected, the property inspector shall not report on observable conditions that are of a cosmetic nature or are considered obvious. As an example, the report will not mention that a property may need to be painted.

As this service is provided for information purposes only, SIL, Standard Bank and the property inspector will not be drawn into any disputes between a buyer and a seller in respect of the property inspection report. Furthermore, if there are costs involved in withdrawing from an Offer to Purchase, SIL, Standard Bank and the property inspector will not be held liable for those costs.

About the Property Inspection Report

The report will include photographs of the conditions and defects documented in the report. Where appropriate, cost estimates for repairs will be included in the report strictly as a guideline. Exact costs for repairs can only be determined by a specialist in the respective field visiting the property to do a detailed quotation.

Only official, written reports are valid and neither SIL nor Standard Bank is responsible or liable for any verbal feedback or comment provided by the property inspector.

Where a report provides a floor plan, please note that this is a sketch only, to point out defects or to calculate the cost of repairs and while an attempt may be made to portray the room layout of the property, no reliance should be placed on measurements and proportions indicated in the floor plan.

The report should not be considered as a guarantee or warranty of any type, explicit or implied. However, if the property is insured by SIL, the report may be used to support an insurance claim for a period of 12 months from the date of the property inspection. Please note that the use of this report does not guarantee that such a claim will be successful, as each claim is assessed on its own merit.

About the Property Inspectors

As service providers appointed by SIL, the property inspectors will provide a professional, objective, and affordable property inspection service within a reasonable amount of time. The property inspectors are suitably experienced and able to conduct an overall visual assessment of the property and will document observed conditions of concern or defects.

Service Fee

The calculation of the property inspection fee is based on the number of rooms in the property. A "room" is defined as a portion of a building that is enclosed by walls, a floor and a ceiling. By definition, outbuildings, cottages or staff's quarters will be considered as structures having rooms.

A quotation is provided based on the information provided by the person requesting the service and the fee is payable before the property inspection is carried out. If, in the course of the inspection, it is reported that there are additional rooms in the property, the service fee will have to be adjusted accordingly and the additional amount paid prior to the report being released.

Refund of Service Fee

You may qualify for a refund of the property inspection service fee if you are a prospective buyer requesting the property inspection service and you subsequently purchase the property with finance from Standard Bank. Please confirm this when applying for the property inspection service.

Extent of the Property Inspection

The inspection will focus particularly on the following areas:

- 1 Roof exteriors**
The condition of roof coverings, roof screws and fasteners, ridges, valleys, verges, flashing, waterproofing, chimneys and projections, fascia boards, barge boards or barge tiles, roof pitch and falls, gutters, downpipes and roof drains.
Property inspectors may use drones, ladders, camera poles, hoists, binoculars or other specialised equipment to view the roof.
- 2 Roof cavities**
Structure, anchoring, fastening and joining of structural members, bracing, under tile sheeting, firewall, exposed masonry (including chimneys), condition of visible electrical wiring, condition of visible water pipes, presence of pests (birds, rodents, wood destroying insects or fungi).
- 3 Hot water geysers**
Type of geyser, location, observable condition and compliance with installation codes. Where possible, the size, serial numbers and warranty details of the geyser will also be included in the report.
- 4 Gas Installation**
The positioning of gas bottles and shut off valves will be documented. **The safety and compliance relating to a gas installation will not be determined (a relevant certificate of compliance is required).**

- 5 Exterior and interior walls of main building**
All walls are checked for structural cracks and inspected for active damp.
- 6 Garage doors**
The general condition of the doors, motorised garage doors and driveway gates are checked.
- 7 Ceilings**
All ceilings and slab soffits are checked for structural cracks and inspected for active damp.
- 8 Floor coverings and visible floor slabs**
Structural cracks observed in floor slabs (not surface screed cracks) structural or significant damp or insect damage to suspended wooden floors and serious damage to all other floor coverings and finishes will be noted. The actual condition of underground or inside-wall-or-slab pipes, drains or foundations will be excluded.
- 9 Boundary Walls, fences, gates**
Gates, fences, free-standing walls, retaining walls are all checked for structural soundness and significant damage to electric fencing (if any) is also documented. **The safety and compliance of an electric fence installation is excluded from the report (a relevant certificate of compliance is required).**
- 10 Fire Safety**
The compliance with safety regulations for fireplaces, hearths, flues, chimneys, garage fire doors and roof cavity fire walls are checked. The condition of the inside of a chimney, boiler or any other flues will not form a part of the inspection.
- 11 Safety and Security**
Intruder protection measures such as burglar bars, security gates, access control and burglar alarms are documented. **The working condition or functionality of any security alarm installation will not be tested.**
- 12 Ground and storm water management**
Management of rainwater away from structures, correct grading of ground slopes, the height of outside levels in relation to finished floor levels and the protection of foundations from the dangers of water seepage will be noted.
- 13 Garden structures and Outbuildings**
Areas checked and reported on: structural soundness of carports, braai facilities, lapas and bomas.
- 14 Approved Municipal Plans**
If you would like the property inspector to carry out a comparison of the approved municipal plans and the as-built structures and the property owner does not have a valid copy of the approved plans, please select this option when requesting the property inspection service. Please note that the property inspector will have to ascertain whether the approved plans are available. If the plans are available, we will provide you with a quotation for the cost of obtaining the plans. **If you accept the quotation, you will need to obtain written consent from the property owner to obtain the plans from the relevant municipality.**
Upon receipt of the consent, the property inspector will obtain the plans and contact you to arrange a time for the inspection. Please note that due to the involvement of third parties in this process, there might be a delay in finalising the report however, the property inspector will make every effort to minimise any delays.
- 15 Property Valuations**
When requested, property valuation/s will be conducted by certified and trained valuers who are independent (have no interest in the property). The valuations do not take into consideration mortgage bonds, loans or other charges relating to the property.

Limitations of the property inspection

The property inspector will not move furniture, floor coverings, secured panels, paintings and undo electrical fittings to obtain access to systems or components. Pools (and their equipment), garden sheds, temporary outbuildings and landscaping do not form a part of the inspection.

The property inspector will only walk on the roof, or enter the roof cavity, or a crawl space if, in the opinion of the property inspector, given the conditions at the time of the inspection, it is safe and practical for the property inspector to do so. If the property inspector is unable to access the roof or any other area for any reason, the property inspector will inspect that area to the best of their ability without entering it and record in the report the fact that certain areas were not adequately inspected with the accompanying reasons.

The property inspector may not be able to determine the following with certainty:

- 1** Roof, wall or other leaks that may only occur under unusual conditions.
- 2** The inner workings of mechanical items such as heating, ventilation and air-conditioning.
- 3** The safety and compliance of the electrical installation (a relevant certificate of compliance is required).
- 4** Any other area or aspect of a property that may be required by law to be certified.
- 5** The appropriateness of the technical design and dimension of specific structural items and/or members such as the design and supporting structures of the roof or in the case of a thatch roof, the design and dimensions of the lightning conductor.
- 6** The inspection excludes soil analysis, subsidence or landslip risk (a soil engineering report is required).

Contact Information

For additional information or queries relating to the property inspection service please contact propertyinspections@standardbank.co.za.