



Asbestos in Domestic Properties - Some general asbestos tips to help arm yourself against exploitation

A few general rules of thumb for differentiating between asbestos product types

Differentiating between different types of asbestos products can sometimes be tricky without removing part of the product for identification, but there are some general 'rules of thumb' which usually apply.

If a product has been used outside and survived for a number of years it is likely to be asbestos cement.

If a product has been used for insulation, or fire protection, it is likely to be a low density asbestos material, such as AIB or loose asbestos lagging.

If a product is moulded in shape it is likely to be asbestos cement (with a few exceptions such as some half round pipe covers).

If a product was supplied before 1985, it is certain to be asbestos containing or asbestos cement; AIB was withdrawn in 1980.

If a textured coating such as Artex has been applied after 1984, it is likely to be non-asbestos containing.

One fibre does NOT kill

There are many asbestos fibres in the ambient air and in drinking water; one fibre certainly does NOT kill. It takes significant inhalation of loose asbestos fibres to result in one of the tragic asbestos-related diseases.

This should not make us complacent, but instead be used as a benchmark for practical risk assessment. It is highly unusual for asbestos products in domestic properties to release significant levels of fibre that could be considered a health risk.

Any surveyor who propagates the one fibre kills mantra is likely to be attempting to exploit your ignorance.

Surveyors and surveys

If a home surveyor has visited your property and claims a product 'may contain asbestos' or 'some materials may contain asbestos', do NOT accept his report until he specifies to which material(s) he is referring and why he believes them to be asbestos containing.

The survey report also needs to specify whether the material he suggests to be asbestos containing is affected by the regulations. In almost all circumstances, domestic properties are not

affected by the regulations, and the most appropriate course of action is to leave the materials in situ and monitor them.

If your surveyor does suggest a material is affected by the asbestos regulations, make sure he stipulates in what way the material comes under the regulations, eg. Will it need a licensed contractor or not?

90% of all asbestos containing materials in domestic properties do not require specially licensed contractors; your surveyor will know this, so make sure he explicitly tells you what does and doesn't need a licensed contractor.

As a general rule of thumb, if your surveyor claims white asbestos products are a danger to your health, he is either ignorant of the difference between risks associated with loose fibres and those fibres used in products, or just trying to make a profit by scaremongering.

Insurance / Loans / Mortgages on asbestos containing properties

If your property has been quoted vast sums of money for either contents insurance, loans or mortgages due to 'asbestos containing products', this may unfortunately be the result of a local agent acting in co-operation with asbestos removal companies.

The majority of asbestos containing products in domestic properties (primarily being made from asbestos cement) do not require a licensed contractor to undertake the work. As such, any work required on most asbestos products would cost no more than work undertaken on alternative materials.

As such, loans, mortgages and insurance premiums do not need to be increased merely due to the presence of asbestos containing materials. If anyone tries to increase premiums, ask them for a breakdown of which materials they are most concerned about.