Technical FAQ's

CES are Specialist Contractors in the field of insulation, ventilation and building fabric operating UK wide.

A large proportion of our services are to the insurance sector assisting insurers, principal designers, principal contractors, restorations companies and policyholders following specified perils such as escape of water, flood, fire and impact damage to the UK domestic housing stock.

Introduction – Cavity Wall Insulation

Retrofit cavity wall insulation systems are installed as a system (normally installed to the entire property) and typically holds a 25-year guarantee (normally from CIGA - Cavity Insulation Guarantee Agency) from the date of installation.


CAVITY INSULATION GUARANTEE AGENCY
25 Year Guarantee Certificate
The Guarantee
Period of Guarantee - 25 years from date of installation
Your Route to Total Satisfaction
Conditions
CIGA
CIGA House, 3 Vimy Court, Vimy Road, Leighton Buzzard, Beds. LU7 1FG

Clause 2 of the Guarantee states that altering or disturbing cavity wall insulation system (even in one area of the property) invalidates the guarantee in its entirety leaving the insured without a guarantee therefore, the insured are not left in a pre-loss condition.

Insulation materials itself do not retain heat, it is the air pockets contained within the material that retains heat and this creates a U-Value (typically the lower U-Value rating, the more heat it retains). Should the product be affected by any of the specified perils, the air pockets can become compressed therefore losing its ability to retain heat.

Can we leave cavity wall insulation systems in-situ following any specified perils?

By not removing and reinstating cavity wall insulation systems, this can open counter claims from the insured on the grounds of breach of duty by professional negligence leaving the insured not in a pre-loss condition.

Invariably, by leaving the cavity wall insulation in-situ, this would lead onto further technical problems for the insured by way of penetrative damp and thermal bridging.

The removal and reinstatement of cavity wall insulation systems safeguards insurers (including their supply chain) leaving the insured confident that the program of work includes items that cannot be physically seen by the insurance supply chain.

Will an Infrared Thermal Image reveal all the information we need regarding insulation?

Typically, producing an Infrared Thermal Image will only provide information that further invasive investigation will be required to clarify the IRT. Whilst in some cases this may be necessary due to the non-invasive nature of the Infrared Technology, it can be an expensive process that can lead to necessary further investigation by way of invasive inspections.

Are there any technical issues by removing part of a cavity wall insulation system from a property that has been affected by an insured peril?

Removing insulation in one area of a wall/property will leave a void (gap) within the breached material which will then lead to thermal bridging.

Should insulation be removed from part of a wall, this creates a cold bridge (areas of the same wall that are now not-insulated and other areas that are insulated). Internal heat will seek its least path of resistance to exit the property (the un-insulated areas) and with conflicting temperatures from the inside of the property (typically warm) and the temperature outside (typically colder), this can allow hot & cold temperatures to meet which creates moisture (condensation).

Cold bridging often does not manifest until adverse weather conditions are met where internal temperatures are somewhat different to the external temperatures; this can be sometime after any refurbishment work.