



Thatch property owner's guide  
to electrical reports

Lloyd &  
Whyte  
Heritage

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## 1.0 Thatch property owner's guide to electrical reports

# 1.1 Why insurers ask for it and why we agree

Most insurers will require a copy of a valid (i.e. within date and stated as satisfactory) Electrical Installation Condition Report (EICR). Failure to provide a valid EICR within the required timescale could affect the cover you have in place.

Domestic EICRs have recently changed but most insurers will require that all coded remedial work and recommendations are completed.

This will give you the peace of mind that your property has been professionally checked and any potential issues addressed.

These precautions may seem strict but electrical faults have been a major cause of thatch fires and were previously second only to chimney related incidents.



EICRs have increasingly become a standard requirement of many thatch home insurers over the last decade or so. As a result fires caused by electrical faults have been significantly reduced.



## 1.0 Thatch property owner's guide to electrical reports

# 1.2 Your electrical report explained

Your electrician will produce an EICR when they have carried out an initial inspection of the property.

The length of this report can vary depending on which approved body they belong to.

Your insurer will accept an EICR from qualified electricians who are members of one of the following approved bodies.

Therefore please ensure you appoint a qualified electrician who is affiliated to one of these bodies.

### Approved bodies:



Please pass this to your electrician so they are aware of the terms required by our insurer, which may save time, inconvenience and costs at a later stage.



## 1.0 Thatch property owner's guide to electrical reports

# 1.3 Your electrical report explained

- Most insurers will require a copy of a valid (i.e. within date and stated as satisfactory) EICR.
- Each EICR will detail the test results of the wiring at your property and explain in depth any recommendations indicating improvements or faults.
- Any areas identified in the report are listed as coded items, either C1, C2 or C3. C1 being most urgent through to C3 being mainly used for recommendations and observations:
  - **CODE 1** There is a danger present, risk of injury and immediate remedial action required
  - **CODE 2** There is a potential danger present and urgent remedial work is required
  - **CODE 3** The electrician may note this as an observation or may note that improvement works are required
- Many insurer's require all C1, C2 and C3 items to be completed. Please contact our office to discuss further.



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# 1.3 Your electrical report explained

### C1 coded items:

- Danger Present
- Risk of injury
- Immediate remedial action required
- Unacceptable report until items rectified

### C2 coded items:

- Potentially Dangerous
- Urgent remedial action required
- Unacceptable report until items rectified

### C3 coded items:

- Improvement recommended
- OR**
- No items adversely affecting electrical safety
  - Potentially acceptable report



Any report that is marked as unsatisfactory will not be accepted by our insurers.







For the full Thatch home insurance guide visit:  
[www.lloydwhyte.com/heritageadvice](http://www.lloydwhyte.com/heritageadvice)



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