

HOME INSPECTION SERVICES



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221B Baker Street, London Thursday, September 2nd 2021

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Canadian
Association
of Home &
Property
Inspectors

Registration #: 000422



R.H.I.



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Following is the summary of the findings with necessary recommendations. The summary detail the most significant problems / deficiencies found during the inspection today. It is not a comprehensive list of all defects and items, and should not be considered to be in any particular order or priority. It must also not be relied upon in isolation. Before continuing with the transaction, it is strongly advised that you must read the entire text of the report thoroughly, review and discuss with your Realtor / Lawyer the findings of the inspection report, clarify all your concerns or questions relating to this report. In this report, if any items need further investigation, or the evaluation of a specialist is recommended, the Results / Recommendations of that should also be reviewed and taken into consideration. It is strongly advised that any deficiencies or repairs mentioned / recommended in this report should be performed by licensed trade persons of the related fields with proper documentation.

- 1. Electrical deficiencies are noticed like: Non-working & Non-GFCI receptacles at wet locations (in basement and outside), hot reverse in receptacles, missing cover plates of receptacles/switches/junction boxes, receptacles loose on walls and electric panel not properly labelled, have a licensed electrician to check all the wiring and do necessary repairs/corrective measures/upgrades to all such deficiencies.
- 2. Electrical deficiencies are noticed like: Non-working and Non-GFCI receptacle at wet locations outside and in basement, Non-GFCI receptacle at wet locations in basement, missing cover plates on receptacles/switches/junction boxes, receptacles loose on walls, no three way light switch for basement stairs and electric panel not properly labelled, electric panel should be properly labelled after doing necessary repairs/upgrades/corrective measures to all such deficiencies for safety reason.
- 3. Electric panel should be properly labelled after doing necessary upgrades/repairs/corrective measures due to deficiencies noticed such like:
 - a. Non working and Non-GFCI receptacles at wet locations
 - b. Missing cover plates on receptacles/switches/junction boxes.
 - c. Double tappings inside the electric panel.
 - d. Electric panel located inside of washroom
- 4. Lock of Patio door / Main door / Screen door Missing / Damaged / Not proper / Need repair
- 5. Underground discharge hazard Should be corrected to discharge above ground Take extra care to maintain the proper grade slope all around the house
- 6. Siding loose with wall / Window well metal sheet loose with wall --- Need to be repaired



Additional Notes

221B Baker Street, London

Inquire from the vendor about:

- 1. Exact location of: Shut off valves for Main water supply line & Exterior faucets (of garage & backyard), Gas stove, Gas fire place, Gas dryer, BBQ gas outlet outisde / Basement floor drain hole / Sump pump (whichever are applicable and which you are not sure about so far) and also make sure that they are accessible, operational and tagged/marked.
- 2. Actual working status of: Dish washer / Dryer / Washing machine / Jacuzzi / Central Vacuum unit / Water softener unit / Sump pump (whichever are applicable).
- 3. If any appliance is leased or rental like: Furnace, AC, Hot water tank, Water softener system, Water purifier system, Security alarm/camera system, etc. (whichever are applicable).
- 1. Electrical deficiencies are noticed like: Non-working & Non-GFCI receptacles at wet locations (in basement and outside), hot reverse in receptacles, missing cover plates of receptacles/switches/junction boxes, receptacles loose on walls and electric panel not properly labelled, have a licensed electrician to check all the wiring and do necessary repairs/corrective measures/upgrades to all such deficiencies. Electrical safety certificate of ESA is recommended for the property from the vender.
- 2. Other recommendations:
 - a. Exterior grading all around is recommended to correct/ensure for proper slope away from the building/foundation walls and proper clearance below wall sidings
 - b. Surface water drainage recommended to ensure for smooth discharge 4-6 feet away from the foundation walls without causing any water ponding near/around foundation walls
 - c. All exterior caulking, inside caulking of washrooms & sinks weather stripping of exterior doors/windows need to be redone/upgraded (as necessary) and damaged/loose exhaust vent covers to be repaired/replaced
 - d. Vent pipe of dryer is recommended to be of proper metal pipe or cleaned time to time
 - e. Vent pipe of basement kitchen hood exhaust fan is recommended to be of proper metal pipe



Photos 221B Baker Street, London



Cracks on ceiling and wall



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Second floor railing with too wide gaps



Electric panel needs proper labelling



Property Information

221B Baker Street, London

General

☑ Single Family Home

☑ Smoke Detector

☑ CO Detectors

Basement:☑ UnfinishedGarage:☑ AttachedDeck:☑ None

Exterior Siding:☑ Brick VeneerRoofing:☑ Asphalt ShinglesFoundation Type:☑ Poured ConcreteElectrical Service size:☑ Service Size: 100 AMP

☑ Breaker

Electrical Wiring:✓ CopperHeating:✓ Natural Gas

☑ Forced Air

AC unit Size (Ton):

☑ 2.0 Ton

Hot water tank Size (US Gal.):
☑ Hot water tank size (US Gal.): 50

Plumbing:✓ Plastic (PEX)Waste Plumbing:✓ Plastic / ABSSewer back up valve (Back flow✓ Not sure

preventer):

Sump Pump:
☑ None

Retention Tank:✓ Not applicableRoof Updated (Year):✓ OriginalElectric panel Updated (Year):✓ OriginalAC unit Updated (Year):✓ OriginalFurnace Unit Updated (Year):✓ OriginalHot water tank Updated (Year):✓ Original

Additional Notes

1. Normal average useful life span of appliances and roof is 15 years, expect major repairs/replacement after this useful life span depending on the usage & care/maintenance (and weather conditions in case of roof life).



Roofing, Flashings and Chimneys

221B Baker Street, London

Description

Shape of Roof: ☑ Hip

Sloped roof covering: ☑ Asphalt Shingles

Skylights: ☑ None Flashings: ☑ Aluminum **Roof Drainage System:** ☑ Gutters ☑ Downspouts

Limitations

Method of roofing inspection: ☑ Binoculars

☑ From ground of adjacent building

Roof inspection limited / prevented ✓ Height by:

☑ Slope

☑ Another building

☑ 30 % Percentage of sloped roof not visible: ☑ At back side

☑ At rear corner areas on left/right side of the roof

Deficiencies / Recommendations

Probability of sloped roof failure

within next 5 years:

☑ Medium

Roof Flashings: ☑ Check all roof flashings annually

Additional Notes

1. Expect some roof sheathing replacement when re-roofing in future



Notes

- 1. Due to height and slipperiness on sloped roofs we perform the roof inspection from ground only without climbing and walking on the roof. So for more detailed and thorough inspection of the roof, as well as areas of roof (if any), which could not be inspected due to the limitations stated herein, it is recommended to consult a licensed roofing contractor before proceeding with the transaction.
- 2. Moisture problems may result in visible or concealed mold growth, environmental consultants can help if this is a
- 3. In many of the building products and materials asbestos may be present, environmental consultants can help if this is
- 4. Normal average useful life span of roof is 15 years, expect major repairs/replacement of the roof shingles after this useful life span depending on the weather condition.



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Walls: M Brick **Gutters and downspouts:** ☑ Aluminum **Discharge of gutters / down spouts:** ✓ Above grade Lot grading / surrounding land:

✓ Flat

☑ Slopes away from building

☑ Working Garage door auto reverse: ☑ No deck Decks: ☑ None Retaining walls:

Limitations of Inspection

Exterior inspection limited by: ☑ Inspection from ground level

> ☑ Car / Storage in garage ☑ Storage against walls

☑ Absence of historical clues due to finishes / paint

☑ Footings not visible

☑ Gates / Fences / Outbuildings / Presence of drain pipe of window wells not examined

Deficiencies / Recommendations

Surface Drainage: ☑ Flat

☑ Slopes away from building

☑ Ensure the grade to always sloping away from the building/garage and for proper clearance of below wall siding, six inches for brick siding and eight inches for vinyl/

metal siding)

Foundation wall: ☑ Settlement cracks in foundation wall - Seal properly / monitor after evaluation by a

Specialist/Contrator

Window wells: ☑ Clear Debris / Foliage ☑ Repairs required **Driveways:** Garage: ☑ Typical cracks on floor

Safety handrails or railings Any steps with more than 4 risers

recommended / required at: ☑ Any Decks / Patios / Side door more than 24 inches above grade

Additional Notes

- 1. Upgrade Exterior caulking / Weather stripping / Painting of exterior wooden doors and windows
- 2. Caulking at leaky joints required
- 3. Paint /Stain all exposed wood



- 1. Due to the unpredictable and latent nature of the basement leaks especially in case of Masonry / Concrete block wall foundations, no assurance or warranty can be provided that your basement will not leak in the future. We caution you that it is common for basement leaks to develop at any time in the future where no such leaks existed in the past. So it is strongly recommended that any deficiencies pointed out in the report related to grade slope, foundation cracks, exterior drainage, window wells, gutters / downspouts etc. should be attended immediately or as soon as possible following your possession to minimize any chance or risk of leakage or deterioration at and below grade areas and concealed damage
- 2. The list of items here below represents the primary as well most probable causes of basements leaks and these common items in a house are required to be remedied time to time along with regular maintenance. Please ensure that these details are properly maintained and functional all the times. A consequential effect of continual basement leaks could be the development of mold and mold in homes can be extremely detrimental to the health of the occupants. Should the leakage ever occur, review this list below. If you have made the corrections as below and leakage persists, please contact us we will provide you impartial recommendations on how to proceed. It is our experience that some basement leaks can be corrected or greatly alleviated without excavation and or expensive weeping tile replacement.
 - a. Improper grading: (Ensure that the ground slopes away from the house)
 - b. Patios and or walkways slope towards house: Ensure it to be away from house





- c. Inadequate or faulty eaves troughs (gutters) and downpipes (downspouts): You should periodically review your rain ware during heavy rains to ensure their proper functioning.
- d. Inadequate downspout extensions: Down spouts should extend 4 to 6 feet away from the house. If required relocate the down spouts
- e. Dirty / clogged gutters: Most eaves troughs (gutters) need to be cleaned twice a year
- f. Faulty downspout connection to rain water leader (at grade slope level)
- q. Probable / possible deficient or clogged rain water leader (below grade): Disconnect and extend
- h. Cracks or faults in the foundation wall (above grade)
- i. Improperly installed window wells: Install window well with proper underground drain pipe where required i.e. where grade is too high as compared to the window sill level or where clearance below window sill is less than six inches.
- j. Porous basement window sill or openings
- k. Vulnerable door sills
- l. Improperly sealed through wall penetrations or wall flashings
- m. Large trees close to the house: Such tree could possibly be holding an excess of moisture too close to the foundation wall and the tree roots could also be cracking the foundation
- n. Raised flower beds: These should be sloped away from the house
- o. Driveway slopes towards house or driveway is in poor overall condition
- p. Sump pump discharging near foundation wall: Ensure to correct the discharge 4-6 feet away from the house
- q. Poor or improper drainage conditions present on neighboring, adjacent properties
- r. Underground sprinkler system outlet positioned too close to the house
- s. Slow leaking / dripping of exterior water faucet
- t. Improperly installed / clogged area well drain or catch basin. Install area well drain if required
- 3. Too low hand rails and too-far apart Spindles / Guards on railings inside and outside (particularly in old houses) are always recommended to be Repaired / Upgraded as per modern day requirements and for enhanced safety
- 4. Exterior / Common elements in case of the condominium apartments / town houses is the responsibility of the condominium corporation. Review particulars / status certificate of condominium corporation with your legal counsel
- 5. Moisture problems may result in visible or concealed mold growth, environmental consultants can help if this is a concern





Floor Sheathing:

Foundation:✓ Poured concreteStyle:✓ BasementBeams:✓ SteelInterior Columns:✓ SteelFloor Structure:✓ Wood joists

Exterior walls:

✓ Wood framing

✓ Brick veneer

 Interior party wall:
 ✓ Not visible

 Roof structure:
 ✓ Trusses

 Roof sheathing:
 ✓ Plywood

Limitations

General limitations:
☑ Roof / Attic spaces seen only from access hatch

☑ OSB

☑ Cement parging / Old repairs

☑ Finishes (Insulation / Drywall / Flooring etc.) conceal some structural components ☑ Geological / Hydrological / Geotechnical conditions not considered or inspected

☑ No access under sub-floors☑ Footings not visible

☑ Approximate percentage of exterior foundation walls not visible: 80%

Deficiencies / Recommendations

Foundations:
☑ Settlement cracks noticed in foundation wall outside showing no any active Leakage /

Seepage / Dampness inside today on the day of inspection, recommended to get checked and monitored or repaired if necessary as advised. For more detail inquire

from the seller.

Roof sheathing / trusses / rafters: \square Expect some sheathing replacement when re-roofing



Notes

- 1. In many of the building products and materials asbestos may be present, environmental consultants can help if this is a concern
- 2. Moisture problems may result in visible or concealed mold growth, environmental consultants can help if this is a concern



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Electrical System

221B Baker Street, London

Description

Service cable:

☑ Underground

Main Service voltage: **120/240** Main service size: ☑ 100 Amps Main disconnect switch: ☑ 100 Amps

☑ Breaker type

☑ 100 Amps Service panel rating: ☑ Breakers

☑ None Sub panel(s): **Distribution wiring:** ☑ Copper

☑ Non-Metallic Sheathed

Location of main disconnect: ✓ In basement ☑ On wall outside Location of meter:

Grounding:

Grounded to: ☑ Water / Gas pipe

Limitations

General limitations: ☑ Checked representative number of Receptacles / Lights / Switches

☑ Components hidden in some areas

☑ Concealed electrical wiring and components not inspected

☑ Alarms / Telephone jacks and other low voltage systems not inspected

Deficiencies / Recommendations

Main Panel: ☑ Proper labelling of electric panel recommended

Receptacles / switches: ☑ Safety covers plates missing

☑ Loose on walls

Installation of A.F.C.I's is

☑ All bedrooms

recommended for:

Installation of G.F.C.I's is ☑ Bathrooms

recommended at locations: ☑ Exterior outlets (including carports)

☑ Kitchen outlets near sinks and tubs

☑ Saunas ☑ Whirlpool tubs

☑ Swimming pools and spas



Notes

- 1. All electrical defects are hazards and have the potential to cause fire or serious injury. All recommendations (even recommendation for proper labelling of electric panel) are safety issues - treat them as high priority. For your safety, we highly recommend that where any deficiencies are noted or mentioned here in the report, a professionally qualified/licensed electrician should attend to check all the wiring of the house and get repairs done immediately as suggested by the electrician
- 2. In case of aluminum wiring in the house, sometimes insurance may be an issue, so always check with your insurance company if they have any specific policy in this regard. Electrical safety certificate of ESA for the property must be obtained from the vender



Electrical System 221B Baker Street, London







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Air Conditioning 221B Baker Street, London

Description

Air Conditioning energy source: ☑ Air cooled ☑ Electricity Powered by: **AC Working Today:** ☑ Tested

☑ Working today

<u>Likelihood of failure within 5 years:</u> ✓ Medium Size(Tons): **2.0**

Limitations

Air conditioning / Heat pump ☑ No access to illegible data plate

System(s) inspection limited by: ☑ Coolant / Refrigerant levels not determined

☑ Adequacy of Air flow / Cooling / Heating performance not determined

☑ No access to concealed components in the plenum

Deficiencies / Recommendations

Air conditioning: ☑ Cover only top of exterior unit in winter **Interior Units:** ☑ Service agreement is recommended

Additional Notes

- 1. Service all units before next season's use
- 2. service agreement is recommended



- 1. Due to the unpredictable nature of air conditioner failures, no opinion can be given about system's life expectancy or future non-performance. Make sure to inquire from the vender about the actual working status of air conditioner unit. If the AC is not inspected for its actual working due to outside cold weather, it is client's responsibility to ensure that he gets the AC in its good working order from the seller
- 2. Normal average useful life span of appliances is 15 years, expect major repairs/replacement after this useful life span depending on the usage and care/maintenance.





Types:

☑ Farced air furnace

Fuel: ☑ Gas **1**5+ Age (years approximate): Chimney vent system: ☑ Plastic Fuel shut off at: ☑ Furnace Furnace / Heating working today: ✓ Yes Efficiency: ☑ High **<u>Likelihood of failure within 3 years:</u>** ✓ Medium Filter: ☑ Regular **Humidifier:** ☑ Spray type Size of furnace (BTU):

Limitations

☑ Functionality of Electronic / Electric air filters not determined

☑ Adequacy of Heating system / Heat supply / Air flow / Water flow not determined

☑ Pumps not tested

☑ Automatic fuel feeds not tested

☑ Efficiency of Air filters / Air exchangers / Heat Recovery Ventilators / H.E.P.A units not

determined
☑ Hidden ducts

☑ Individual heating elements (electric furnace) not tested

☑ Buried tanks are not part of this inspected, environmental consultants can help if this

is a concern

☑ Solar heating not examined / Tested

Deficiencies / Recommendations

☑ Black ABS vent pipes of Furnace are recommended to be replaced with PVC S-636

white vent pipes

Additional Notes

- 1. Furnace is recommended for servicing / evaluation by a licensed HVAC technician to ensure proper / safe operating condition for further use
- 2. Furnace is nearing to end / at the end of its Normal Life Expectancy Period may need Major repairs / Replacement in future, plan the budget accordingly. Have a technician to evaluate the condition of the furnace and proceed as advised. Service agreement is highly recommended
- 3. Fresh air intake for the furnace is recommended to be Improved / From outside as advised after evaluation by a HVAC technician
- 4. Rust Inside / Outside of furnace noticed, to ensure safe operating condition of furnace unit, Repair for the problem and Servicing should be done
- 5. Natural gas pressure test tag of furnace is missing, for safety reason proper test tag for furnace is recommended after evaluation of whole Furnace / Heating unit and its installation, by a licensed HVAC technician



- 1. In many of the building products and materials asbestos may be present, environmental consultants can help if this is a concern
- 2. Moisture problems may result in visible or concealed mold growth, environmental consultants can help if this is a concern
- 3. Normal average useful life span of appliances is 15 years, expect major repairs/replacement after this useful life span depending on the usage and care/maintenance.



Heating 221B Baker Street, London



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Attic / roof spaces:

☑ Fiber glass

Approximate R - Value:

✓ 32

Mechanical ventilation:

☑ Bathroom fan

Limitations

Insulation / Vapour barrier limited

by:

☑ Limited access to Attic / Roof spaces

☑ Attic / Roof spaces seen from access hatch only

☑ Storage in Basement

☑ Vapour barrier covered by insulation

☑ Continuity of Air / Vapour barriers not verified ☑ Ventilation from soffits into attic not confirmed

☑ Area of ventilation not measured

☑ No access to Wall spaces / Areas hidden by storage / Cathedral ceilings

☑ To maintain the integrity of the insulation, eliminate potential ceiling damage and reduce safety risk to inspector, the attic inspection is performed from attic hatch only

Deficiencies / Recommendations

Additional Notes

1. Upgrade of Attic insulation is recommended by a licensed contractor to save energy by minimising heat loss in winter and heat gain in summer



Notes

- 1. In many of the building products and materials asbestos may be present, environmental consultants can help if this is a concern
- 2. Moisture problems may result in visible or concealed mold growth, environmental consultants can help if this is a concern



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 Water supply:
 ✓ Municipal

 Waste:
 ✓ Municipal

 Service Supply pipe (into building):
 ✓ Plastic

 Waste pipes:
 ✓ Plastic (ABS)

 Vent system visible at Attic / Roof:
 ✓ Yes

 Water flow pressure:
 ✓ Good

 Color of valve:
 ✓ Blue

 Sump Pump:
 ✓ None

 Main water shut off valve located at:
 ✓ Basement

Water heater:

☑ Gas
☑ Rented unit

years:

Limitations

☑ Isolating / Relief valves and Main Shut-Off valve not tested

☑ Whirlpool / Air tub

☑ Bidet

☑ Jacuzzi / Hot Tub☑ Concealed plumbing

☑ Lawn services and fire or other sprinkler systems

☑ Adequacy / Continuity / Potability of water supply not determined

Additional Notes

1. Caulking at all wet areas of bathrooms and kitchens is recommended to be upgraded or re-done (at leak potential areas) to minimize concealed water damage or moisture related problems



Notes

- 1. In many of the building products and materials asbestos may be present, environmental consultants can help if this is
- 2. Moisture problems may result in visible or concealed mold growth, environmental consultants can help if this is a concern



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☑ Ceramics

> ☑ Sliders ☑ Flxed

☑ Garage

☑ Patio / French

Fireplaces and wood stoves:
☑ None

Smoke Detectors:

✓ Present

☑ Must install one on each floor

☑ Not tested

☑ Must install on each floor

Limitations

General limitations:

☑ Storage in Basement / Garage

☑ Furniture

☑ Drapes / Wall coverings

✓ Sub floors✓ Posters / Pictures✓ Paint / Wallpaper

☑ Appliances including Central Vacuum Not Tested / Examined

☑ Absence of historical clues due to Finishes / Paint

☑ Adequacy of combustible clearance at wood burning devices not inspected

☑ Carpets not inspected

☑ No comments made on cosmetic finishes

☑ Drainage Tile not visible

☑ Chimney draft adequacy not tested

☑ Storage / Furnishing in some areas limited inspection

☑ Approximate percentage of interior foundation wall not visible 95 %

Additional Notes

- 1. Most of the components of the building (like: Plumbing pipes & fixtures, Electrical wiring & fixtures, Ducts, Chimneys, Exhaust vent pipes, Flooring, Insulation etc.) being hidden behind drywalls, ceilings, finishings, storage and below ground, particularly when basement is finished / partially finished or the property is renovated, to get more details about the property do inquire from the vender regarding known history of problems (like Water intrusion, Basement leakage, Basement floods, Sewer back-ups, Fire, etc.) or known Repairs / Retrofits / Buried oil tanks / Modifications / Alterations / Additions / Extensions / Insurance claims related to this property and it is strongly recommended to obtain the PROPERTY CONDITION DISCLOSURE STATEMENT from the vender
- 2. Normal average useful life span of appliances is 15 years, expect major repairs/replacement after this useful life span depending on the usage and care/maintenance.

Notes

1. In case of Old as well Old & Renovated properties, due to the higher deterioration level of most of the hidden building components like: Plumbing, Heating, Electrical wiring, Insulation, Ducts, Chimneys, Exhaust vent pipes, Below grade drainage system, Structural components etc., the likelihood of failure is always much higher than normal which can only be determined by specialized trade persons at additional cost and it is beyond the scope of this limited visual inspection. This may result in high maintenance cost as well as unexpected costly major repairs in future. SO WE CAUTION YOU that when buying any such type of property, you must also consider this factor before continuing with the transaction. Also we advise you to inquire from the vender regarding the known history of any Problems / Repairs / Retrofits / Alterations / Modifications / Buried oil tanks / Insurance claims etc. related to this





- property and STRONGLY RECOMMEND THAT YOU MUST OBTAIN THE PROPERTY CONDITION DISCLOSURE STATEMENT FROM THE SELLER.
- 2. For any of the concerns related to the legality of the basement apartment, building permits, retrofits, alterations or additions like constructing additional rooms or decks on the property, please inquire from the vender for more detail through your realtor
- 3. For Recalls and Alerts related concerns on any products used or installed in the house (like Appliances, Plumbing and Electrical fixtures & fittings, etc.) which are beyond the scope of this limited home inspection to comment on, for safety reason, please contact the concerned agencies dealing and providing Service / Help in such matters (which can be found on the internet)
- 4. For any of your environmental related concerns like mold & mildew, UFFI, lead asbestos, vermiculite, termites & other insects, hantavirus, etc., we recommend you to consult an environmental consultant or specialist of the related field.
- 5. In many of the building products and materials asbestos may be present and moisture problems may result in visible or concealed mold growth, environmental consultants can help in case of any of such concerns.
- 6. All wood or solid fuel burning devices are potential fire hazards if not properly maintained. It is highly recommended that before use, all these units are cleaned, inspected, repaired where necessary and certified by a W.E.T.T. certified contractor
- 7. All electrical defects are hazards and have the potential to cause fire or serious injury. All recommendations are safety issues treat them as high priority. For your safety, we highly recommend that where any deficiencies are noted or mentioned here in the report, a professionally qualified/licensed electrician should attend to check all the wiring of the house and get repairs done immediately as suggested by the electrician
- 8. As per new regulation Smoke Detectors should be installed on each floor & in each bedrooms and CO Detectors should be installed on each floor and outside sleeping areas as per manufacturer's instructions. Make sure that they are installed, working and have due expiry dates
- 9. All Handrail and stair defects (inside & outside) are potential hazards and for safety of the occupants must be repaired immediately
- 10. Low opening windows are child fall hazard upgrade recommended -- take extra care for kids and children
- 11. If any item or items which are not inspected or are partially inspected due to some limitations as mentioned in this report, to get more thorough, detailed, or additional information about those items, is responsibility of the client to collect at his own additional cost from the specialists of the related trades / fields, before proceeding with the transaction