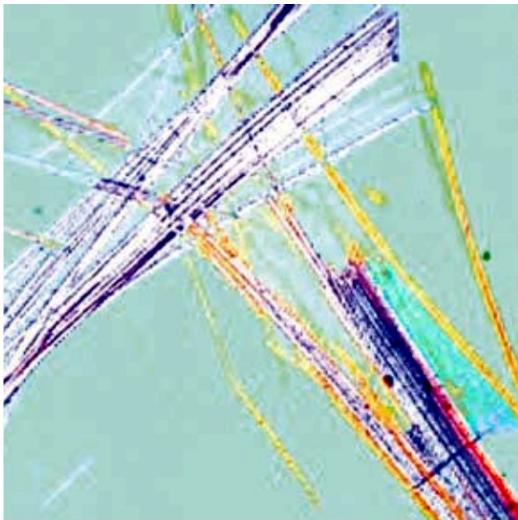




## Asbestos in the Home

### What is asbestos?

Asbestos is the name of a group of fibrous minerals (silicates) contained within certain rock, which has been mined in many parts of the world for centuries. Asbestos is not a scientific name, but is derived from the Greek word for "unquenchable" – a reference to its fire resistant qualities.



The scientific and commercial properties of asbestos were soon recognised. Asbestos has the ability to resist corrosion, has excellent thermal insulation properties and can sustain high temperatures without deterioration. Although substitutes have been developed to replace individual asbestos applications, nothing has ever been found or created which has all of the properties of this mineral.

Asbestos has been widely used since the industrial revolution but this use expanded dramatically during the 20th century. The construction industry accounted for the bulk of its use.

Early in the 20th century it became recognised that the fine needle-like fibres within asbestos products were hazardous if breathed in, and over time could cause cancers and other lung related conditions.

The commercial imperative and war resulted in this issue not being addressed

until the second half of the century, when various legislation and codes were introduced to limit its use, starting with the most hazardous forms.

Many people have heard of the most common forms of the mineral: blue, brown and white (crocidolite, amosite and chrysotile)—named in the order of the risk associated with each form in its raw state. Less well known are the risks when combined with other components e.g. the most hazardous form of the three is crocidolite, but if this is combined with cement to make a roofing sheets, it presents a much lower risk than chrysotile in a loose condition.

It is no longer legal to import or use asbestos in the UK, but the ban on use of the chrysotile form was only effective from November 1999. This means that asbestos can still be found in many thousands of products and locations. However, much of it is in a form that presents a very low risk, and if properly assessed and managed, can be allowed to

### Where will I find it in my home?

Asbestos was widely adopted in the building industry and inevitably found its way into many homes in the UK. Where it can be found depends on the age of the property and the date of any additions, extensions and refurbishments. For instance, vinyl tiles contained asbestos up until the 1980s.

Textured wall coatings (e.g. Artex) can contain asbestos if they were applied up to the end of the 1980s, although it was mostly phased out by 1985.

Asbestos cement products such as imitation slate roof tiles, rain water systems, garage and lean-to roofs and walls are still extremely common and have also been used in as partitions, ceilings under stairs, airing and boiler cupboards and bath panels.

Asbestos insulating board (AIB) has also been used for indoor applications. Less common, but in certain parts of the country cement profiled sheets have been used in roofs. Sarking felt (used under slates and tiles in the roof space) and other external roofing felts contained asbestos until the 1980s.



Externally, boarding around the roof line are common examples of cement based products which may contain asbestos if they were installed before the end of 1999.

Asbestos may also be contained in miscellaneous items such as boiler and range flues; vent grilles and gaskets; old black toilet cisterns and seats; and even window boxes and planting containers.

### Is it dangerous?

Most asbestos containing materials found in the home do not present a significant risk to those living there. The majority contain asbestos fibres bound in a matrix (the fibres are bound together in floor tiles by a plastic substance and in cement sheets by the cement itself).

This matrix limits the release of fibres, and the material only becomes a serious hazard if damaged or broken during removal. Such products can be removed by the householder or a non-licensed contractor if the person is aware of the danger and takes appropriate

precautions. Disposal of these products can be made at a local reclamation facility, most of which have special skips for asbestos.

Certain materials though, can only be handled or removed by a licensed contractor. This includes AIB and any loose product such as pipe or lagging insulation. Removal is likely to be expensive and involve extensive safety precautions. Waste product will be disposed of by the licensed contractor in accordance with the Hazardous Waste Regulations 2005.

Artex was until recently a licensed product, but has now been removed from this category. However, its removal inevitably involves breaking the material in to small pieces, and this will release fibres. It is wise therefore, to involve a person or contractor who has experience with such work. In reality this may mean a licensed contractor. Generally, a cheaper option is to plaster skim over the textured finish, giving a smoother appearance.

Maintaining asbestos containing materials is rarely a problem because they are normally already painted, or don't need painting. Applying further paint over an existing coat does not present a hazard if the material is undamaged. Painting a previously unsealed surface, particularly of AIB would need special precautions.

If you plan to undertake work on a material which may be asbestos you should always be sure you know what the material is, and whether or not a licensed contractor is required to carry out the work. If in doubt, obtain specialist advice from an asbestos surveyor (Yellow Pages: Asbestos Services or Asbestos Removal).

## Are there any legal requirements?

The law requiring commercial property owners and managers to assess their buildings for the presence of asbestos containing materials (AcMs) does not apply to homeowners (although it does apply to landlords of flats who have a responsibility for the common areas). In this sense, it is unlikely that a homeowner would be liable for the exposure to asbestos of a contractor or other visitor to their home.

However, if the householder or occupant was aware of the existence of asbestos within the property, they would have a duty of care to inform the contractor or visitor if they were likely to come into contact with the material. Failure to do so could result in some liability under common law.

## Insurance

Asbestos in domestic properties is not generally a significant issue for insurance companies. In the event of a major building insurance claim small amounts of asbestos would probably be accommodated in the claim without question. If a large quantity exists which might materially affect the rebuild cost of the home or part of it, the insurance company should be informed.

Additionally, there maybe a "Pollution or contamination" exclusion in the policy which means that the cost of clearing up asbestos, or dealing with claims from neighbours following a fire for example, would not be covered.

## Further information

Health and Safety Executive website:  
**[www.hse.gov.uk](http://www.hse.gov.uk)**

Asbestos advice:  
**<http://www.hse.gov.uk/asbestos/>**

Asbestos Information centre,  
(independent site): **[www.aic.org.uk](http://www.aic.org.uk)**



**Home Condition Survey**

factsheet

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