

Cladding and composite panels in building construction

What you need to know, and why?

The presence of cladding and composite insulation panels in your premises can be a key factor in arranging insurance cover for your buildings and contents. Insurers will want to know what type of materials have been used, how much of the building is covered and what processes are happening in and around them.

Here we take a closer look at the impact such materials may have on your property when arranging insurance.

Composite insulation panels and cladding have been used in construction for some time. Following a number of large fires in the late 1990s which involved composite panels, insurers have paid closer attention to the insulation materials being used. These materials are generally required to be approved by the Loss Prevention Certification Board (LPCB) in order to not attract additional terms.

The Grenfell Tower tragedy in 2017 has caused a renewed interest in the materials used in some forms of building cladding.

What are composite panels?

Composite panels are a popular construction material consisting of an insulated core sandwiched between two metal or plastic facings. They are often used extensively for external walls, internal structures and roof construction on commercial buildings. Specialist uses include cold storage, warehousing, food, hotels and other environments which need to adhere to stringent hygiene standards.

Cladding uses a form of composite panelling with the addition of an air cavity. This helps to maintain air flow within the component. It forms a weather resistant skin attached to the exterior of a building to protect from the elements and improve thermal energy efficiency and aesthetics.

Why are cladding and composite panels used in construction?

Following the recent media coverage surrounding cladding, you may wonder why these types of materials continue to be used in construction.

Here are a few reasons:

- Improves thermal and acoustic insulation
- Increases energy efficiency
- Low maintenance
- Lower cost compared to some other materials
- Protects and extends the lifetime of the building façade

Insurance implications of cladding and composite panels

A variety of core insulation materials are used in the construction of cladding and composite panels. Depending on the nature of the material, insurers may apply higher rates to your insurance premium or not provide cover at all. This is due to the combustible nature of many of the materials used, which could contribute to extensive damage in the event of fire. Identifying and understanding the type of infill material in use is crucial.

Expanded or Extruded Polystyrene, Polyurethane, Polyisocyanurate and/or Polyethelene fillings are considered to be combustible and are not attractive to insurers. Some of these products can be modified or treated to give greater fire resistance and may become acceptable. Generally, mineral fibre/wool insulations are non-combustible and are accepted by insurers with no additional terms.

Following the Grenfell tragedy, building regulations were amended to ban certain materials used in the construction of exterior cladding. A programme to replace combustible coverings on buildings taller than 18 metres was also introduced, supported by government funding.

Informing your insurer

The existence of cladding or composite panels in your building would be considered a 'material fact' in the presentation of your risk. This means if you fail to mention the presence of these construction methods in your building, your insurance cover could be invalidated and made void.

So, it is vital that you assess your buildings and advise us if your property has any cladding or composite panelling. If you rent your premises, you may need to contact your landlord to find out the type and manufacturer of any panels or cladding present.

If you have any questions or require further guidance on what we need to know when it comes to cladding, please get in touch.

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