



When Q provides you with a Formal Quotation, the following technical criteria will apply to the project.

Please ensure that you have read and understood this document before accepting the Quotation. These criteria are in addition to the requirements of registration with Q, the Q Terms of Business Agreement, the Q Client Terms & Conditions, any specific conditions noted on the quotation and any conditions and warranties required by the policy documentation.

It is important to note that it is your responsibility as Developer and Builder to compile the technical information required as detailed within this document, including any specific conditions noted on the Quotation for your project, and provide this information to Q when this information becomes available. Where guarantees are required, please provide specimen copies for review at an early stage of the project. This is to prevent any delays or issues at the completion stage of your project.

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## 1. REQUIRED INFORMATION

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- **Geotechnical / Ground Investigation / Soil Report** – All registered sites must have a valid ground investigation report providing information on physical & chemical properties of the site, including foundation recommendations, load-bearing capabilities, water table, and the existence of any contaminants, and identifying any other geographical elements that could pose a risk to the site. This must include evidence of site-specific conditions, as well as wider geographical considerations. Alternative approaches may be considered, but must be agreed with the Q Technical Team & Underwriter prior to starting on-site.
- **Contamination Report, Mitigation Strategy & Verification Report** – Any registered site where contamination is identified (whether in the ground investigation or otherwise) must have a professionally prepared report by a suitably qualified professional which provides full details of the contaminants and the proposed mitigation strategy. The mitigation strategy must be accepted by the Q Technical Team prior to commencement on-site. Following contamination remedial works Q will require a copy of the Verification Report prepared by a suitably qualified professional.
- **Radon** – For each site, Q will require confirmation of whether or not the site is affected by radon. Any registered site where radon is identified must comply with the recommended remediation strategy, outlined in the associated report, and designed by a suitably qualified professional. Upon completion of this, confirmation should be provided to Q by the developer or their nominated design professional, which confirms that the installation is fully compliant and that the appropriate remediation has been carried out.
- **Drawings and specifications** – Q will require electronic copies of a full set of working drawings and detailed specifications which have been prepared to Building Regulation standards. These should include: construction specification, details of any specialist/non-standard materials, floor plans, elevations, sections, foundation designs and details of the superstructure and insulation. These should be submitted to Q as soon as they are available for review – please note that early submission will help to prevent delays at the completion stage of your project.
- **Materials** – All materials used in the project must be fit for purpose. Any “non-standard” materials must hold an appropriate third-party accreditation (e.g. BBA or BRE, DIN), must be installed in strict accordance with the accreditation and must be agreed with the Q Technical Team & Underwriter prior to commencement.
- **Engineering & third-party design** – Q will require electronic copies of all structural engineering designs and associated structural calculations (or a signed & verified SER Certificate in Scotland), along with design & calculations for any elements which have been designed by third parties e.g. truss designs, floor joist layouts, beam and block floors etc. Details of all third-party design must be provided to Q prior to commencement of that aspect of the work on-site.
- **Timber Frame** - All timber frames must be designed in accordance with BS EN 1995-1-1. Off-site manufacturers of timber frame must belong to a suitable trade body such as the UK Timber Frame Association and employ a recognised quality management system. Site manufactured timber frame must also provide an independently certified as-built frame check for each property.
- **Below-ground waterproofing** – All walls which retain ground must be adequately waterproofed. Waterproofing systems must be designed in accordance with BS8102 and be designed by a suitably qualified expert. All below ground areas which are to be used for habitation or storage must utilise a dual waterproofing system. In the case of common areas in apartment blocks, lift pits will also be included in this requirement.



- **Drainage & Testing Requirement** – Every plot will require a drains test which includes above and below ground drainage. This can be evidenced either by a Q Surveyor witnessing the test, or 3rd party records of successful tests. Evidence of each successful drains test must be provided to Q prior to completion of the unit.

- **Piled Foundations** – Any registered site where piled foundation solutions are required, Q will require receipt of appropriate borehole investigations either separately or as part of the valid and latest ground investigation report/Geo-Environmental report and to depths in line with BS8004 Code of practice for foundations. Generally, these should extend 5x that of the intended diameter of the pile shaft, past the toe of the intended pile depth. Alternative approaches may be considered, but must be agreed with Q.

Q will also require copies of the specialist piling contractor's design and calculations prepared by a suitably qualified professional, confirming the level of testing required as well as copies of the appropriate testing for piled foundation such as static load/dynamic testing appropriate to the piling type.

Ground improvement techniques such as rigid inclusions (CMC), vibro stone columns, engineered fill etc. should be discussed with the Q Underwriting Team at quote stage and full designs and calculations provided for assessment. Where approved, these methods will be subject to specific testing requirements.

- **Flat Roofing & Single Ply Systems** – where flat roofing methods are specified, Q will require the full design and specification of the system(s), including the use of all design approaches such as inverted, green/sedum, blue, hybrid, warm or cold deck. Information Q will require may include: roof plan showing direction of falls and position of outlets and overflows, sections showing roof build-up and how falls are to be created, sectional details showing all components to be used in flat roof build-up (insulation type and thickness, vapour control layer, waterproofing membrane/layers etc.), details of all components to be used in the construction of the flat roof, third party accreditation for the waterproofing membrane/layer or system, details of all fixings, their frequency and fixing method, including those for insulation and surfacing and outline of method and plan for testing the integrity of the waterproofing layer (and provision thereof).

Designs should demonstrate falls between 1:60 and 1:40. Falls of up to 1:80 will generally not be accepted however may be considered depending upon the system type and the manufacturer installation guidance, for example systems including non-profiled metal sheet roofing with standing seam.

Where flat roofing and single-ply materials are to be used for other areas of the build, such as dormers, parapets, gullies and valley gutters, the design of these will also be subject to the above criteria.

- **Compartmentalisation, Fire Stopping & External Surface Materials** – Q requires fire strategy designs and material specifications along with third-party accreditation demonstrating suitability for its intended use in accordance with the relevant Building Regulations. Q also requires the provision of all appropriate fire stopping installation certificates for service penetrations to protected stairways, integral garages or any cross-compartment service penetration etc. External surface materials, including soffits to balconies, where appropriate must be provided with third party accreditation demonstrating limited combustibility at a fire rating in line with the building height or distance from the boundary in accordance with the appropriate Building Regulations.

Fire door set installations must be designed and constructed in accordance with BS 8214 Timber-based fire door assemblies – Code of Practice and linear gaps between the frame and surrounding structure sealed as detailed in the standard and the Fire Door Alliance Best Practice Guidance. The use of appropriate materials for sealing should be provided with evidence of successful testing to BS 476-20 or BS EN 1366-4. The level of fire resistance for fire door sets in all cases should be designed in line with the relevant Building Regulations.



## 2. CONVERSIONS & REFURBISHMENTS

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At Q, we adopt a pragmatic and sensible approach to providing warranty cover for refurbishments and conversions, however we do have to maintain certain conditions relating to existing structures. Where there is any element of an existing structure involved in your project, the following conditions will apply:

- **Assessment** – Following registration of a project, the Q Surveyor will carry out an assessment of the existing structures in order to determine their suitability for warranty purposes, and they will document any recommendations and requirements following this initial site visit. In some circumstances, an assessment may be carried out prior to the provision of binding terms, subject to Q and underwriter requirements.
- **Existing Structure Condition Survey** - Developers should commission a suitably qualified expert to carry out a comprehensive survey and report of the structure of any existing building or elements of structure which are to be retained. This must comment upon the suitability of the current structure in relation to the proposed works (to ensure proposed loads can be facilitated by the incumbent materials) and indicate the condition and lifespan of all elements of an existing structure which must include: foundations, loadbearing walls, ground floors, upper floors, roof structure, roof coverings, any embedded timbers, any services to the building.
- **Damp-proofing & Independent Wall Linings** – All buildings which either require a retrospective / injected damp course or are constructed of existing, solid external walls, must have an independent lining system to isolate the internal finish from the existing external wall. Full details and material specifications of the independent lining system and designed vapour control/barrier must be provided to Q. In addition to this, all locations of works carried out should be indicated on a drawing provided to Q. All solutions must be designed to meet the relevant Building Regulation requirements and be in accordance with the relevant recognised publications from British Standards, CIRIA, BRE etc.
- **Existing & retained timbers** – where timber elements are intended to be retained from an existing structure, Q must be provided with an independent report carried out by a suitably qualified expert, which must provide details whether any treatments are required and confirm any timber repairs and/or treatment works including protection against rot, decay, fungal and/or insecticidal infestation. Where replacement or repair is required to structural elements, the replacement or repair should be specified and detailed by the a suitably qualified Structural Engineer. Specific locations of works carried out should be indicated on a drawing. All timber treatment works must be supported by a 10-year insurance backed guarantee for both materials and workmanship.
- **Wall linings** – Buildings with existing solid external walls must have an independent lining system to isolate the internal finish from the existing external wall. Consideration of vapour barriers to these elements should also be detailed. Q does not accept “dot and dab” dry-lining to solid external walls.
- **Roof coverings & fixings** – Existing roof coverings & fixings will generally need to be replaced. If an existing covering over 15 years old is intended to be retained, Q will require a specialist report carried out by a suitably qualified expert which must demonstrate that the existing coverings & fixings have an anticipated life in excess of 15 years. The specialist roofing report must also detail that visual checks have been carried out for roof tiles & slates covering integrity, soundness, major cracks, fractures or spalling and it must also detail the method for and results of, testing the integrity of the waterproofing layer, satisfactorily demonstrating the integrity of the roof coverings. Where the area of the roof exceeds 100m<sup>2</sup>, a testing/report will be required for recovered clay tiles, slates and concrete tiles to confirm strength, porosity and frost resistance of tiles and slates by an independent UKAS accredited expert.



## STANDARD TECHNICAL CRITERIA

- **Existing cavity walls** – Cavity walls which were built prior to 1984 will require a comprehensive wall tie survey which must establish the condition and positioning of cavity wall ties.
- **Existing drainage connections** – Any retained drainage forming part of, or forming the final connection to the sewerage system, must be camera surveyed to demonstrate both the condition and suitability of the drainage to accept the out-fall from any new or refurbished properties.
- **Asbestos Survey** – For any existing structure built prior to 2000, Q will require a full Asbestos Refurbishment & Demolition Survey carried out by a suitably qualified expert. All asbestos containing materials within an existing structure must be removed by suitably experienced and authorised contractors in order for Q to issue a warranty on any property. An Asbestos Clearance Certificate must be provided to Q. Please note - if, during a Site Visit, the Q Surveyor suspects that a material may contain asbestos that is not detailed on the report then the inspection will be aborted and additional charges will apply.
- **Listed Buildings** – Where required on a project, Q should be provided with a copy of the Listed Building Consent & Conditions, with confirmation that all conditions have been suitably discharged.
- **Adjoining Properties** – Where new properties are to be attached to an existing structure, the connection to the existing building must be constructed so that no structural loads are imposed on the adjoining property.
- **Other specialist reports & surveys** – Depending upon the nature and age of the existing structure, and the proposals for refurbishment & conversion of the building, Q may require additional reports & surveys to demonstrate the building's ability to resist damp penetration from both the ground and weather, as well as ensuring that the building poses no future risk to the inhabitants nor the underwriter. Such reports & surveys may include insect infestation, assessment of existing paintwork and fittings (for example for the presence of lead), assessment of plasterwork (for example for the presence of horse hair which can pose an anthrax risk), existing drainage surveys, radon protection assessment, testing and certification of quality and origin of reclaimed materials such as roof slates, bricks, timbers, tiles etc. This is not an exhaustive list of requirements and will require discussion with Q prior to commencement of your project.



## 3. NON-STANDARD CONSTRUCTION

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- **Insulated Concrete Formwork (ICF)** – For any project which includes Insulated Concrete Formwork, Q will require the full specialist contractor (approved system installer) design pack including details of sections, links, internal coverings and external coverings suitable for the exposure or conditions of localised installation and specifications including system details, fully detailed components of the system and limitations, structural specifications, calculations and designs (i.e. specified concrete, reinforcement/bending schedule, concrete testing requirements for compressive strength, details of structural stability (shear, tensile and/or compressive)) and third-party accreditation – BBA, membership and approved system of the ICFA (Insulating Concrete Formwork Association). External coverings should be confirmed to be suitable for the designed application (adhered slips, Type B waterproofing systems etc.).
  
- **Modern Method Construction (MMC) and Off-Site Manufacturing (OSM)** – Where any form of modern method of construction (MMC) [such as modular or volumetric (completely enclosed modules)] or off-site manufacturing (OSM) [such as structural insulated panels (SIPS)] is specified, Q will require a full manufacturer's system report prior to commencement on-site, documenting the following system information:
  - Design Philosophy and Compliance
  - Durability and Lifetime Expectancy (minimum of 60-years required)
  - Transport, storage, and installation
  - Limitations
  - Component Identification
  - Declaration of Performance
  - Fire resistance
  - Resistance to damp and moisture
  - Passage of sound
  - Energy efficiency and ventilation

*Please note – the use of any such systems will be subject to agreement with Q at quote stage.*

When the system has been agreed by Q, we will require the full specialist contractor (approved system installer) design pack including details of sections, links, internal coverings and external coverings suitable for the exposure or conditions of localised installation and specifications (external coverings should be confirmed to be suitable for the designed application), structural specifications, calculations and designs.

Q does not offer a specific system approval process. Our approach to system-build methods remains positive and pragmatic, but with a range of insurer appetites in the UK market at present, each project will be looked at on its own merits to ensure that it meets the relevant insurer's requirements, taking into account site-specific risks.



## 4. COMMENCED PROJECTS

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Where Q provides a quotation for a project where works are already commenced, additional information will be required to demonstrate evidence of the standard of workmanship prior to Q's involvement.

Q may carry out an initial site visit to assess works carried out prior to providing binding terms, depending upon Q and underwriter requirements.

In all instances, quotations will be based upon works not progressing beyond the stage presented on the quotation.

Typically, Q will require the provision of the following information (which may include, but is not limited to):

- construction images of key stages carried out prior to Q involvement, including images of foundations;
- Building Control reports (where available);
- reports from engineers/architects or other design team professionals;
- commentary from design team professionals regarding suitability of works carried out.



## 5. GUARANTEES & WARRANTIES

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For any specialist works (examples noted below), contractors' warranties with insurance-backing (referred to as insurance-backed guarantees) will be required. Developers must provide Q with the system details proposed along with the specimen IBG wording and ensure our team is provided with this information **as early in the project as possible**.

The purpose of an insurance-backed guarantee is to provide insurance cover to the beneficiary (normally the Building Owner) for the specialist works in the event the original contractor ceases to trade and is therefore unable to honour their guarantee.

Guarantees must cover both workmanship and materials relating to the specialist works carried out, and must be provided for a minimum period of 10 years. Q and the Underwriter will require full designs and specifications showing the extent of the works, with accompanying product information as appropriate, and where the contractors' guarantees include any special conditions for the beneficiary to make a claim (e.g. provision of specifications/design/original invoices etc.), these details should be provided to Q along with the guarantees. It is important that the wording within contractor guarantees details the works carried out and that the conditions are fair and reasonable. Both the contractor's guarantee (which may also be referred to as a "Written Guarantee") and the certificate from the insurer providing the insurance backing should be provided to Q.

The following special works are examples of conditions which will require Insurance Backed Guarantees:

- **Timber treatment and damp-proofing guarantees** – Wherever there has been any timber treatment or where chemical damp-proof courses have been installed, a 10-year insurance backed guarantee will be required by Q for those works.
- **Flat roof covering guarantees** – For any flat roof works which are to be carried out, Q will require a 10-year insurance-backed guarantee covering workmanship and materials. Please note that dormer roofs, single-ply gutters and roof valleys are also included in this requirement.

Additionally, completion testing of flat roofs (using either Low Voltage Earth Testing, High Voltage Electrical Discharge Testing or Flood Testing) will always be required by Q in the following situations:

- where the total combined roof / balcony areas exceed 50m<sup>2</sup>.
- where the project consists of 10 or more properties - in which case one test will be required for every ten houses (with a minimum of two tests per site).
- **Tanking systems** – All below ground areas which are to be used for habitation or storage must utilise a dual waterproofing system. For any tanking system being installed to any part of the project, Q will require a 10-year insurance-backed guarantee covering workmanship and materials. In the case of common areas in apartment blocks, lift pits will also be included in this requirement.
- **Damp-proofing systems** – In the case of existing structures / conversion projects, an integral damp-proof course and damp-proof membrane will be required, to provide an effective barrier against rising damp. Where this is formed using an injected chemical damp-proof course, Q will require a 10-year insurance-backed guarantee covering workmanship and materials.
- **Underpinning** – For any underpinning works which are to be carried out to any part of the project, Q will require a 10-year insurance-backed guarantee covering workmanship and materials, as well as full design, specification and detail of pit locations.



- Curtain walling and rainscreen systems – For all completed curtain walling and rainscreen cladding installed to any part of the project, Q will require the following testing regimes:
  - Curtain walling should be tested to determine resistance to water penetration by Hose testing in accordance with the current CWCT Standard for Curtain Walling, with a minimum of 5% of the completed curtain walling system being tested.
  - Rainscreen cladding should be subject to on-site Hose or Sparge Bar testing. The building should remain watertight during and after the test.

Please note, the above list is not exhaustive and other areas of specialist work may require insurance-backed guarantees. Please refer to your quotation or check with the Q Technical Team if you are unsure for your project.

#### IMPORTANT NOTE:

Any insurance backed guarantees which contain a “non-contribution” clause (i.e. a clause which states that the cover will not apply if there is any other insurance in place) will not be accepted by Q or the Underwriters.

#### Single Point Guarantees

The Developer / Builder (and / or their specialist contractors) may have arranged guarantees with large multi-national companies with whom they are registered as approved contractors – their guarantees may also be referred to as Single Point Guarantees. These types of guarantees are not always accompanied by insurance-backing in the event of contractor insolvency, therefore may not be accepted by the Underwriter. Examples of companies offering Single Point guarantees may include Sika, Bauder, IKO, Sarnafil for roofing, and Newton, RIW, Delta, Wykomol for tanking.

If assistance is required in obtaining insurance-backed guarantees, Q can help to facilitate contact with IBG providers – please contact our Underwriting team for further information – [underwriting@qassurebuild.co.uk](mailto:underwriting@qassurebuild.co.uk).

Insurance-backed guarantees are generally available on the market and you may have a provider you are already working with. Please provide specimen copies of any insurance-backed guarantees at an early stage for review by Q and the Underwriter to ensure these are suitable. This will help prevent any delays at the end of the project.



## 6. COMPLETION INFORMATION

As units approach completion, our team will be in touch to confirm what information Q will require in order to finalise each plot and issue Cover Notes and Insurance Certificates.

In addition to the guarantees, warranties and other certification identified earlier in this document, completion information will generally include (but is not limited to):

- Details of the property address & policyholder
- Building Control Completion Certificate
- Electrical Installation Certificate
- Gas Installation Certificate
- Other heating / water commissioning (where applicable)
- Boiler Commissioning Certificate
- Energy Performance Certificate
- Sound Insulation Testing Report OR the registration of all plots with Robust Details\*
- Air Leakage Certificate & Report
- Cladding System Warranty
- AOV Testing & Commissioning Certificates
- Fire Strategy Report
- Drains Test for each plot
- As Build SAP Report
- Water Calculations
- Declaration of Performance (T1 classification) for any slate products
- Any specific warranties or test results specified in the **Guarantees & Warranties** section above
- Other formal approval certificates & warranties
- Any outstanding specification information requested (e.g. doors, windows, specialist fittings etc.)
- Any other requirements specified on the Quotation

\* **Note regarding Robust Details**

If you intend to use Robust Details instead of providing a Sound Insulation Test Report, Q will require the following:

- All plots must be registered with Robust Details
- A purchase statement listing the registered plots
- Completed and signed checklists for each Robust Detail type selected for each plot
- Compliance Certificates for each plot registered

**IMPORTANT NOTE:** it is the responsibility of the Developer and Builder to provide the necessary completion information to Q and the insurers in good time, in a clear and legible electronic format and ensure that all information requested for each unit has been provided. This is to allow the relevant departments to review the information and prepare the necessary insurance documentation once completion stage is reached. Industry best practice is to allow 14 days between practical completion and legal completion.



## 7. SITE VISIT CONDITIONS

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1. It is the responsibility of the Developer or Builder to ensure the Q Surveyor is notified of the key stages of site progress to enable them to arrange to visit the site at appropriate intervals, to make sure that the risk is appropriately managed for the underwriter. The Developer or Builder must provide the Q Surveyor with reasonable notice of a minimum of 5 working days in advance of a key stage being available for inspection, and must ensure that the key aspects of risk are available for the Q Surveyor to inspect.
2. It is expected that full access will be provided to the Q Surveyor at the pre-arranged date and time of the Site Visit. If access is not made available (including if the Developer, Builder or Client does not turn up to provide access) and notice of cancellation has not been received by Q at least 24 hours prior to the Site Visit, then the visit will be treated as an Abandoned Site Visit. Notice of cancellation should be made to both the Q Surveyor AND to [surveying@qassurebuild.co.uk](mailto:surveying@qassurebuild.co.uk) otherwise it will be deemed not to have been received.
3. Full & safe access must be granted to each site in order for the Q Surveyor to be able to undertake the Services. Q reserves the right to abandon a Site Visit where safe access cannot be provided for the Surveyor. If this happens, it will be treated as an Abandoned Site Visit. In such a case, the Developer/Builder will have to provide evidence to demonstrate that the unsafe condition has been suitably rectified prior to site visit being rearranged.
4. For completed units which are already occupied, access to each unit should be provided by a representative of the Developer/Builder of the Project. Where this is not possible, it is the responsibility of the Client to ensure that a responsible adult is present and able to provide safe access to all areas of the property. If not the Developer or Builder, then details of the responsible person should be provided to Q at least 24 hours before the visit. If the Q Surveyor attends a site visit of this nature and there is no responsible adult or access to the property is not available, this will be treated as an Abandoned Site Visit.
5. The Q Surveyor is required to record each site visit by taking detailed photographs of the site, properties, structures, works, and site surroundings, which will form a key part of the recorded survey for the Underwriter. If appropriate access is not available or, in the case of occupied properties, it is not possible to contain children / pets on the day of the inspection, the survey must be rearranged with a minimum of 24 hours' notice, otherwise the visit will be treated as an Abandoned Site Visit.
6. Any site visits which are recorded as Abandoned Site Visits will be charged at £500 + VAT in order to rearrange the visit to another time.
7. On each Site Visit, the Q Surveyor will comment on the conditions and progress of the site in the Site Visit Report. If there are areas of properties or the site which the Surveyor has been unable to inspect, this will also be recorded in the Site Visit Report. Where possible, the Q Surveyor will discuss defects, issues, and queries with the Site Manager (or their representative) on-site during the Site Visit. No instructions to carry out works will be given, however suggestions of how to achieve the required performance, conditions, remedy defects etc. may be given by the Surveyor. Any such suggestions should be discussed with the project designers and contractors and a proposal made as to how best to rectify the issue.
8. On each Site Visit, the Q Surveyor will inspect the properties which the Client has indicated are ready for inspection. For sites which have more than one property, multiple properties must be available for inspection on each Site Visit including (and especially for) Completion Site Visits – in cases where on the day of the visit, only a single property is available for inspection, Q reserves the right to levy additional technical fees.



## STANDARD TECHNICAL CRITERIA

9. For Completion Visits, units must be habitable and ready for completion in line with Q's Requirements for Completion Visits (see separate document), prior to the Completion Site Visit, otherwise a charge of £500 + VAT will be made for each additional site visit required for units which are not ready for the Completion Site Visit.
10. All Site Visits carried out by Q Assure Build Ltd are on behalf of the Underwriter of the structural warranty policy which is arranged for registered plots. These Site Visits are for insurance purposes only and it should not be inferred that they have been carried out for any other purpose, and are not for the benefit of any other party. It should also be noted that our reports in no way provide a guarantee of insurance.
11. Q will supply a copy of its Site Visit Reports to the Developer and Builder for information only. It should be noted that our reports do not represent a full and detailed investigation of build progress or quality and should not be relied upon as such.
12. Failure to remedy any issues identified in our Site Visit Reports, or any other failure to comply with Q's Standard Technical Criteria, or the requirements of the Building Regulations, may result in the offer of insurance cover being amended or withdrawn.
13. Q's fees are non-refundable in any circumstances if you choose to cancel the registration of a property or project, including in situations where quotations have been accepted and initial premium payments have been made.
14. Q Assure Build Ltd reserves the right to withdraw or amend its Technical Fees at any time. Q cannot accept any liability for any loss, damage or consequential loss however suffered by virtue of the amendment, withdrawal, or suspension of such a change.