QUDOS INSURANCE BROKERS

Cladding & Insulation Guide for Insurance – What Every Property Owner Should Know

Why Cladding & Insulation Matter to Insurers

Since the tragic Grenfell Tower fire in 2017, cladding and insulation materials have become a major concern for insurers. Whether you own a residential block, commercial unit, or mixed-use building, insurers now require full disclosure of:

- The type of external cladding used
- The insulation material beneath or behind the cladding

Failing to provide this information — or providing incorrect details — can lead to:

- Higher premiums
- Cover exclusions
- Declined claims or refusal to quote

This guide breaks down the common materials, how to identify them, and how to stay compliant.

Common Cladding Types

1. ACM (Aluminium Composite Material)

- Thin aluminium sheets with a polyethylene (plastic) core
- Widely used pre-Grenfell on high-rise and modern buildings

Risk: Extremely flammable in some forms — high fire risk

Insurance Note: Many insurers will not accept this unless removed or replaced

2. HPL (High-Pressure Laminate)

- Compressed wood or paper layers with a resin binder

Risk: Can be combustible depending on insulation used and installation

Insurance Note: Must be declared and may require risk assessments

3. Timber Cladding

- Visually attractive, especially on low-rise or eco builds

Risk: Flammable — fire risk can be managed with fire breaks and fire-retardant treatment

Insurance Note: Accepted with additional safety measures and limited height

4. Brick Slips / Masonry Cladding

- Real brick veneer applied to exterior walls

Risk: Low fire risk – considered safe and durable

Insurance Note: Usually favourable to insurers

5. Render Systems (e.g., EWI)

- Render applied to insulation board (External Wall Insulation)

Risk: Depends on insulation type used underneath

Insurance Note: Must be paired with non-combustible insulation for best results

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Common Insulation Types (Behind Cladding)

Rockwool / Mineral Wool

- Non-combustible
- Good fire performance

Insurance View: Low risk, often preferred

Expanded Polystyrene (EPS)

- Lightweight and cheap
- Highly combustible if exposed to fire

Insurance View: May result in cover refusal or higher excess

Polyisocyanurate (PIR)

- High thermal performance
- Combustible if not properly fire stopped

Insurance View: May be acceptable with fire break systems

Phenolic Foam (e.g., Kingspan Kooltherm)

- Good thermal rating, low smoke emission

Insurance View: Higher scrutiny post-Grenfell – may need fire reports

How to Find Out What You've Got

If you've purchased a building or manage one with unclear records:

Start with your building documents:

- EPC reports
- Fire Risk Assessments (FRA)
- Planning/building control documents
- Leaseholder packs or O&M manuals

Get a Fire Engineer or Surveyor

- Commission a cladding material and insulation survey
- Look for an EWS1 form (External Wall System Assessment) – especially for residential buildings over 18m tall

Photograph Visible Areas

- Cladding panels, fixings, insulation (if exposed)
- Share with your broker or surveyor for help with identification

Why Insurers Need This Info

- **Fire safety is a critical risk factor** for underwriters
- Accurate details allow insurers to set fair terms and respond to claims
- Incomplete or false declarations may invalidate cover

Even if you "don't know" – insurers need that flagged. We can help guide how to state this properly to avoid issues.

How Qudos Can Help

- Guide you through identifying your materials
- Liaise with underwriters on non-standard construction
- Place cover with insurers that accept specific cladding/insulation types
- Work with your surveyors or fire engineers

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