

Terms & Conditions – General Conditions of Engagement

Peer | King Surveyors is a trading style of Copiaurum Limited, a limited company registered in England and Wales with registration number 05183737, and regulated by RICS with firm regulation number 726882.

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Relevant Clauses

Clauses 1 through 13 (inclusive) apply if you have commissioned an RICS Home Survey – Level 3 (formerly known as a Building Survey or Structural Survey).

Clauses 1 through 9 (inclusive) and 14 through 22 (inclusive) apply if you have commissioned an RICS Home Survey – Level 2 (formerly known as a Homebuyers Report).

Clauses 1 through 9 (inclusive) and 23 through 29 (inclusive) apply if you have commissioned a Valuation, either as a stand-alone product or in conjunction with a Level 2 or Level 3 survey purchase.

1. General

1.1 These Terms and Conditions apply to the services to be provided by Peer | King Surveyors in accordance with the instructions received from the Client, as named in the attached Client Letter – Specific Conditions of Engagement. Both the attached Client Letter – Specific Conditions of Engagement and these Terms and Conditions form the basis of the contract between Peer | King Surveyors and the Client.

1.2 Subject to express agreement to the contrary and any agreed amendments/additions, the terms on which the Surveyor will undertake the Survey are set out below.

1.3 None of the Company's employees, directors, or consultants individually has a contract with the Client or owes the Client a duty of care or personal responsibility. The Client agrees that they will not bring any claim against any such individuals personally in connection with the Valuation or Report.

1.4 Should the Client suffer loss as a result of any breach of contract or negligence on the part of the Company, our liability shall be limited to a just and equitable proportion of that loss having regard to the extent of responsibility of any other party. Our liability shall not increase by reason of a shortfall in recovery from any other party, whether that shortfall arises from an agreement between the Client and them, the Client's difficulty in enforcement, or from any other cause.

1.5 Peer | King Surveyors will, unless otherwise expressly agreed, rely upon information provided by the Client, the Client's legal or other professional advisors, and the vendor/lessor (where appropriate) relating to tenure, tenancies, and other matters relevant to the Property.

1.6 We will process your personal data in accordance with the law and our Privacy Policy for the purpose of providing these and future services to you.

1.7 It will not be possible for the Client to accompany the Surveyor on an inspection.

1.8 Should the Surveyor be unable to access any part of the Property due to circumstances outside of their control a £100 re-inspection fee will apply should the Client wish those parts of the Property to be included in the Report.

1.9 The service does not include an asbestos inspection and falls outside of The Control Of Asbestos Regulations 2012.

1.10 Our inspection will be carried out in accordance with RICS practice guidelines where safe and practical to so, however no items of furniture or ornaments will be moved by the Surveyor.

2. General

2.1 The Client will pay Peer | King Surveyors the agreed fee, as per our website, for the Report, and any expressly agreed disbursements. By paying the fee you agree to these Terms and Conditions.

2.2 The Report will not be issued until the fee has been paid in full.

2.3 Fees taken in advance are not client money and are not subject to the RICS client money protection scheme.

2.4 A payment has or may be made, either individually or as part of a third party commercial relationship.

3. Materials, Construction, Services, Fixtures And Fittings, etc...

(Clauses 3.1 to 3.5 do not apply where you have purchased a Remote Valuation)

3.1 Unless otherwise expressly stated in the Report, the Surveyor will assume that no deleterious or hazardous materials or techniques have been used in the construction of the Property. The Surveyor will, however, advise in the Report if, in their view, there is a likelihood that high alumina cement (HAC) concrete has been used in the construction and that, in such cases, specific enquiries should be made or tests carried out by a specialist.

3.2 Where visible, lead water supply pipes and asbestos will be noted, and advice given.

3.3 The Surveyor will advise if there are transformer stations or overhead power lines which might give rise to an electro-magnetic field, either over the Property or visible immediately adjacent to the Property, but the Surveyor cannot assess any possible effect on health. The Surveyor cannot report on any underground cables.

3.4 The Surveyor will not carry out an asbestos inspection, and will not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2006. With flats, the Surveyor will assume that there is a duty holder (as defined in the regulations), and that an asbestos register and an effective management plan is in place which does not need any immediate payment or present a significant risk to health. The Surveyor will not consult the duty holder.

3.5 The Surveyor will assume that an inspection of those parts that could not be inspected would not reveal significant defects or cause the surveyor to alter their Valuation or Report.

3.6 The Valuation and/or Survey does not take account of any furnishings, removable fittings, and sales incentives of any description.

3.7 The Surveyor will assume that;

- I. mains services and the roads giving access to the Property have been adopted;
- II. in the case of a new property for which the construction has not been completed, the construction will be satisfactorily completed in accordance with submitted planning, building regulations, and all other statutory and regulatory documentation; and
- III. in the case of a newly constructed property, the builder is a registered member of the NHBC or equivalent and has registered the Property for a latent defects warranty in accordance with the scheme concerned; and
- IV. where the Property is part of a building comprising flats or maisonettes, unless instructed or otherwise aware to the contrary, the cost of repairs and maintenance to the building and grounds are shared proportionately between all the flats and maisonettes forming part of the block, and that there are no onerous liabilities outstanding.

4. Contamination

4.1 The Surveyor will not comment upon the existence of contamination, as only appropriate specialists can establish this. Where, from their local knowledge or the inspection, they consider that contamination might be a problem they will advise as to the importance of obtaining a from an appropriate specialist.

5. Consents, Approvals, And Searches

5.1 The Surveyor will assume that:

1. the Property is not subject to any unusual or onerous restrictions or covenants which apply to the structure or affect the reasonable enjoyment of the Property;
2. all bye-laws, building regulations, and other consents required have been obtained. In the cases of new buildings and any alterations and extensions that require statutory consents or approvals, the Surveyor will not verify whether such consents have been obtained. Any enquiries should be made by the Client or their legal advisors. Drawings and specifications will not be inspected by the Surveyor;
3. the Property is unaffected by any matters which would be revealed by a Local Search (or their equivalent in Scotland and Northern Ireland) and replies to the usual enquiries, or by a Statutory Notice, and that neither the Property, nor its condition, its use, or its intended use, is or will be unlawful;
4. the Property is sold with Vacant Possession (your legal advisor can give you more information on this term);
5. the condition of the Property, or the purpose that the Property is or will be used for does not break any laws; and
6. for leasehold properties, there is a fixed ground rent and service charge that does not exceed £250 and £1,000 respectively. If the Property is in a London postcode, the Surveyor will assume there is a fixed ground rent of £1,000 and service charge of £5,000.

5.2 The Surveyor will report any more assumptions they have made or found not to apply. If the Property is leasehold, the Report will explain what other assumptions the surveyor has made.

6. Complaints Procedure

6.1 Peer | King Surveyors has a formal complaints procedure in the unlikely event of dissatisfaction. A copy of this procedure can be provided on request.

7. Cancellation Policy

7.1 If you have specifically ordered a survey to be provided or the inspection you have booked takes place during the 14-day cooling off period you will not be entitled to a refund for service already provided to you or an inspection which has taken place before the date of cancellation, even if the 14-day period has not expired.

7.2 Our cancellation policy is relevant within – as well as outside – the 14-day cooling off period and is:

- a) If you cancel within 5 working days prior to the appointment date, there will be an administration fee of £100.
- b) If you cancel on the day, full charges will apply.
- c) All cancellation must be notified in writing at least 5 working days prior to the appointment otherwise charges in 7.2 (b) apply.

8. Restriction On Disclosure

8.1 The Report to be provided shall be confidential to the Client for the specific purpose to which it refers. It may be disclosed to the Client's professional advisors, but it shall not be disclosed to any other person, nor reproduced in whole or in part without the prior written consent of Peer | King Surveyors, such consent not to be unreasonably withheld. When requesting disclosure to 3rd parties not identified above, the Client shall specify to whom they would like the Report disclosed.

8.2 The Surveyor will accept responsibility to the Client alone that the Report will be prepared with skill and care reasonable to be expected of a competent Chartered Surveyor, but accepts no responsibility whatsoever to any other person other than the Client.

9. Contracts (Rights Of Third Parties) Act 1999

9.1 Our liability in respect of this Report is limited to you as our Client. There is no intention to confer any third party right as described in the Contracts (Right of Third Parties) Act 1999.

Additional Conditions Of Engagement If You Have Engaged Peer | King Surveyors To Undertake A RICS Home Survey – Level 3

10. The Surveyor

10.1 Based on an inspection as defined below, the Surveyor, who will be appropriately qualified, will advise the Client by means of a written Report as to his opinion of the visible condition and state of repair of the Property where visible.

11. The Inspection

11.1 Accessibility and Voids

The Surveyor will inspect as much of the surface area of the structure as is practicable but will not inspect those areas that are covered, unexposed, or not reasonably accessible.

11.2 Floors

The Surveyor will lift accessible sample loose floorboards and trap doors, if there are any, which are not covered by heavy furniture, ply or hardboard, fitted carpets, or other fixed floor coverings.

11.3 Roofs

The Surveyor will inspect the roof spaces if there are available hatches of a sufficient size to enable reasonable access. Please note that hatches over stairs stairwells/staircases will not be considered accessible. The Surveyor will have a ladder of sufficient height to gain access to a roof hatch or to a single storey roof, not more than 3.0 m (10'0") above the floor or adjacent ground. It might therefore not be possible to inspect roofs or roof spaces above this level; in such cases, pitched roofs will be inspected by binoculars and the roof-space not inspected unless safe access can be provided. The Surveyor will follow the guidance given in *Surveying Safely: Health & Safety Principles for Property Professionals*, issued by the RICS in November 2018, which incorporates the guidance given in Guidance Note INDG405 on the safe use of ladders and step ladders issued by the Health and Safety Executive.

11.4 Boundaries, Grounds and Outbuildings

Buildings with swimming pools and sports facilities are also treated as permanent outbuildings, but the Surveyor will not report on the leisure facilities, such as the pool itself and its equipment, landscaping, and other facilities (for example tennis courts and temporary outbuildings).

11.5 Services

The Surveyor will only carry out a visual inspection where accessible and practicable of the service installations. Please note it may not be possible to lift some inspection chamber covers. No tests will be applied. The Surveyor will report if, as a result of their inspection, they consider that tests are advisable and, if considered necessary, an inspection and report by a specialist should be obtained.

11.6 Areas not Inspected

The Surveyor will note in their Report if they were not able to check any parts of the Property that the inspection would normally cover. If the Surveyor is concerned about these parts, the Report tells you about any further investigations that are needed. The Surveyor cannot report on the cost of any work to put right defects or make

recommendations on how these repairs should be carried out, however, there is general advice in the 'What to do now' section at the end of the Report.

11.7 Flats

- I. Unless otherwise agreed, the Surveyor will inspect only the subject flat and garage (if any), the related internal and external common parts, and the structure of the building in which the subject flat is situated. Other flats or properties will not be inspected.
- II. The Surveyor will not enter onto any private land that is not in control of the vendor.
- III. The Surveyor will state in his Report any restrictions on accessibility to the common parts or visibility of the structure. The Surveyor will state whether he has seen a copy of the lease and, if not, the assumptions as to repairing obligations on which he is working.
- IV. The Client is reminded that, particularly on the case of large blocks, the object of the inspection is to give guidance on the general standard of construction and maintenance, pointing out those items which will require attention within, say, the next decade and not to list those minor points which would normally be taken care of in the course of routine maintenance.
- V. Many flats form part of large developments consisting of several blocks. In such cases the Surveyor will be inspecting only the one block in which the flat is situated.

12. Market Value and Cost of Repairs

12.1 The Report will not include a market value of the Property unless specifically agreed between the Surveyor and Client at extra cost.

12.2 Where the Surveyor has agreed to express their opinion on the market value of the freehold/leasehold interest in the Property, the Surveyor will meet the relevant requirements of *RICS Valuation Global Standards* (31 January 2020) and *RICS Valuation 2017: UK National Supplement* (effective from 14 January 2019).

12.3 The figure will represent the market value which is defined as the best price at which the sale of an interest in the property might reasonably be expected to have been completed unconditionally for cash consideration at the date of the Report, assuming:

a willing seller;

that, prior to the date of valuation, there had been a reasonable period (having regard to the nature of the property and the state of the market) for the proper marketing of the interest, for the agreement of price and terms for the completion of the sale;

that the state of the market, level of values and other circumstances were, on any earlier assumed date of exchange of contracts, the same as on the date of valuation;

that no account is taken of any additional bid by a purchaser with a special interest; and

that both parties to the transaction had acted knowledgeably, prudently, and without compulsion.

12.4 The Report will not include a cost of repairs unless specifically agreed between the surveyor and client at extra cost. If contracted for, this covers any repairs the surveyor identifies (rated as CR3 and will under no circumstances include gas, electricity, or other services) that would need to be addressed together with an approximate cost to rectify the faults. This is calculated using RICS guidelines in conjunction with the Surveyor's knowledge and experience.

13. RICS Home Survey – Level 3

13.1 The Surveyor will provide the standard RICS Home Survey – Level 3 service (formerly known as Building Survey or Structural Survey) as described on www.peerkingsurveyors.co.uk, unless you and the Surveyor agree in writing before the inspection that the Surveyor will give you additional advice.

13.2 You will tell the Surveyor if there is already an agreed, or proposed, price for the Property, and if you have any concerns (for example plans for extension or refurbishment) about the Property.

Additional Conditions Of Engagement If You Have Engaged Peer | King Surveyors To Undertake A RICS Home Survey – Level 2

14. The Surveyor

14.1 Based on an inspection as defined below, the Surveyor, who will be appropriately qualified, will advise the Client by means of a written Report as to his opinion of the visible condition and state of repair of the Property.

15. The Inspection

15.1 The Surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. This means that they do not take up carpets, floor coverings or floorboards, move furniture, remove the contents of cupboards, remove secured panels or undo electrical fittings. If necessary, the Surveyor will carry out parts of the inspection when standing at ground level from public property next door.

15.2 The Surveyor may use equipment such as a damp meter, binoculars, and torch, and may use a ladder for flat roofs and for hatches not more than 3.0 m (10'0") above the floor or adjacent ground. The Surveyor will follow the guidance given in *Surveying Safely: Health & Safety Principles for Property Professionals*, issued by the RICS in November 2018, which incorporates the guidance given in Guidance Note INDG405 on the safe use of ladders and step ladders issued by the Health and Safety Executive.

16. Services To The Property

16.1 Services are often hidden within the construction of the Property and, as a result, only the visible parts of the available services can be inspected. The Surveyor will not carry out specialist tests or test or assess the efficiency of electrical, gas, plumbing, heating or drainage installations (or whether they meet current regulations) or the inside condition of any chimney, boiler, or flue.

17. Outside The Property

17.1 The Surveyor inspects the condition of boundary walls, fences, permanent outbuildings, and areas in common (shared) use where feasible. To inspect these areas, the Surveyor walks around the grounds of the Property.

18. Flats

18.1 When inspecting flats, the Surveyor will assess the general condition of outside surfaces of the building, as well as its access areas (for example shared hallways and staircases). The Surveyor will inspect roof spaces only if they can gain access to them from within the Property. The Surveyor will not inspect drains, lifts, fire alarms, or security systems.

18.2 The Surveyor will state in his Report any restrictions on accessibility to the common parts or visibility of the structure. The Surveyor will state whether he has seen a copy of the lease and, if not, the assumptions as to repairing obligations on which he is working.

18.3 The Client is reminded that, particularly on the case of large blocks, the object of the inspection is to give guidance on the general standard of construction and maintenance, pointing out those items which will require attention within, say, the next decade and not to list those minor points which would normally be taken care of in the course of routine maintenance.

18.4 Many flats form part of large developments consisting of several blocks. In such cases the Surveyor will be inspecting only the one block in which the flat is situated.

19. The Report

19.1 The Report focuses on matters that, in the Surveyor's opinion, may affect the value of the Property if they are not dealt with. The Report will be produced in a format that complies with the RICS approved format and use the same condition ratings.

19.2 If, during the inspection, the Surveyor identifies issues that your legal advisors may need to investigate further, the Surveyor will refer to these in the Report and will give you general advice and details of questions you should ask your legal advisors.

19.3 The Surveyor reports on property-related risks or hazards that will include defects that need repairing or replacing, as well as issues that cannot be reasonably changed but may present a health and safety risk or hazard.

20. Market Value

20.1 Where you have purchased the option for a Valuation and the Surveyor has agreed to express his opinion on the market value of the freehold/leasehold interest in the property, the Surveyor will meet the relevant requirements of *RICS Valuation Global Standards* (31 January 2020) and *RICS Valuation 2017: UK National Supplement* (effective from 14 January 2019).

20.2 The figure will represent the market value which is defined as the best price at which the sale of an interest in the Property might reasonably be expected to have been completed unconditionally for cash consideration at the date of the valuation assuming:

a willing seller;

that, prior to the date of valuation, there had been a reasonable period (having regard to the nature of the property and the state of the market) for the proper marketing of the interest, for the agreement of price and terms for the completion of the sale;

that the state of the market, level of values and other circumstances were, on any earlier assumed date of exchange of contracts, the same as on the date of valuation;

that no account is taken of any additional bid by a purchaser with a special interest; and

that both parties to the transaction had acted knowledgeably, prudently and without compulsion.

21. Reinstatement Cost

21.1 If you have opted and paid for a Valuation, the Report will include a reinstatement cost unless one can only be provided by a specialist (for example, some listed properties and/or those of unusual construction).

22. RICS Home Survey – Level 2

22.1 The Surveyor will provide the standard RICS Home Survey – Level 2 service (formerly known as Homebuyers Report) as described on www.peerkingsurveyors.co.uk, unless you and the Surveyor agree in writing before the inspection that the Surveyor will give you additional advice.

22.2 You will tell the Surveyor if there is already an agreed, or proposed, price for the Property, and if you have any concerns (for example plans for extension or refurbishment) about the Property.

Additional Conditions Of Engagement If You Have Engaged Peer | King Surveyors To Undertake A Valuation

23. The Report

23.1 The Report to be provided in accordance with the Clients' instruction is a Valuation and not a RICS Home Survey – Level 2 (formerly RICS Homebuyer Report) or RICS Home Survey – Level 3 (formerly RICS Building Survey or Structural Survey).

23.2 The Report will be valid for 3 months from the date on the Report. The Valuation can be renewed by way of a Private Desktop Revaluation at a fee of £150, provided we are notified of this within 10 working days of the expiry date. It should be appreciated that, due to changes in the property market, this value may differ from that which was provided within the original Report. We are only able to provide one Private Desktop Revaluation Report before a whole new Valuation is required. A Remote Valuation cannot be extended.

23.3 The Surveyor will express their opinion of the value/rental value of the freehold/leasehold interest in the Property as specified by the Client, as at the date of the Report. Where a Remote Valuation has been purchased, the price will be based on a property in average condition.

23.4 In making the Report, the Surveyor will meet the relevant requirements of *RICS Valuation Global Standards* (31 January 2020) and *RICS Valuation 2017: UK National Supplement* (effective from 14 January 2019).

23.5 The Report may be investigated by the RICS for the purposes of administering the Institution's conduct and disciplinary regulations.

24. Purpose

24.1 The purpose for which the Valuation is required has been agreed between the Client and the Surveyor.

25. Market Value

25.1 Where Peer | King Surveyors has agreed to express their opinion on the market value of the freehold/leasehold interest in the property, the Surveyor will meet the relevant requirements of *RICS Valuation Global Standards* (31 January 2020) and *RICS Valuation 2017: UK National Supplement* (effective from 14 January 2019).

25.2 The figure will represent the market value which is defined as the best price at which the sale of an interest in the Property might reasonably be expected to have been completed unconditionally for cash consideration at the date of the Valuation assuming:

a willing seller;

that, prior to the date of , there had been a reasonable period (having regard to the nature of the property and the state of the market) for the proper marketing of the interest, for the agreement of price and terms for the completion of the sale;

that the state of the market, level of values and other circumstances were, on any earlier assumed date of exchange of contracts, the same as on the date of ;

that no account is taken of any additional bid by a purchaser with a special interest; and

that both parties to the transaction had acted knowledgeably, prudently and without compulsion.

25.3 Where a Remote Valuation has been purchased, the price will be based on a property in average condition.

26. Inspections

26.1 The Surveyor shall carry out such inspections and investigations as are, in the Surveyors professional judgement, appropriate and possible in the particular circumstances.

26.2 Whilst the Surveyor shall have regard to the apparent state of repair and condition of the Property, the Surveyor will not carry out a survey of the structure, nor will the Surveyor inspect woodwork of any other parts of the structure that are covered, unexposed, or inaccessible. The Surveyor will not arrange for the testing of electrical, heating, or other services and the drains will not be exposed. The Surveyor will be unable to report that any such parts of the structure or service installations are free from defects that may materially affect the value. No warranty as to the general condition or stability of the Property can be given or implied because of these factors.

27. Remote Only (aka 'Desktop Valuation')

27.1 Where a Remote Valuation has been the purchased, Clause 26 also applies. For avoidance of doubt, if there is a contradiction between Clause 26 and Clauses 22 through 25 (inclusive), this Clause 26 applies.

27.2 A Remote Valuation will not involve an inspection of the Property and therefore cannot be relied upon for any other than information purposes. Should you wish to commission a full inspection and report we reserve the right to amend our opinions of value based upon our findings on site.

27.3 The Surveyor will assume that the Property is in a reasonable state of repair consistent with its age and type of construction.

27.4 As there is no inspection the Report will not include any commentary on the general state of repair or condition of the Property.

28. Cladding

28.1 If the property being valued is a flat with cladding to any parts of the building, the following shall apply:

28.2 It is the Clients' responsibility to provide us with a copy of a suitable cladding report (for example *EWS1* form or equivalent) signed by an approved signatory. Peer | King Surveyors Ltd shall make no comment on the report and accepts no responsibility or liability for any errors or omissions in the form. Where we provide a Valuation that is based on such a report, a liability exclusion clause shall apply as follows:

28.3 In arriving at the Valuation we have relied in good faith upon on an *EWS1 External Wall Safety* form (or equivalent) produced by a third-party assessor. We can accept no liability to the Client or any other party for any losses or potential losses arising from our reliance upon the *EWS1* form. Any person requiring more information should obtain independent advice.

28.4 If there are any suspected or known issues with the fire safety of the building the Client must disclose these to us fully at the time of their instructions. We are unable to carry out a Valuation unless you are able to provide evidence of the full cost of repair that the owner of the Property will be liable for and anticipated repair timescales involved.

28.5 Where both Peer | King Surveyors and the Client have agreed the Property is to be valued on the assumption that the cladding and fire safety of the building meets current standards, Peer | King Surveyors can accept no liability should this prove to not be the case at any later date.

28.6 If the Property is within a building that meets the criteria for requiring an *EWS1* in line with current RICS guidance, or if in the Surveyor's professional opinion one is needed, you must supply a valid *EWS1* form in order for us to be able to provide a Valuation. The signatory must hold an appropriate level of membership of one of the professional bodies signalled as appropriate in the latest MCHLG guidance. We reserve the right to refuse to rely on an *EWS1* Form should the signatory appear to be unsatisfactory.

28.7 If the *EWS1* is rated A3 or B2 you must also provide sufficient details of the repairs required, the full cost of repair that the owner of the Property will be liable for, the anticipated repair timescales, and details of any increases to service charges. We are unable to provide a Valuation without this information. You are required to confirm on our dedicated form that we can rely on this information for the purpose of providing the Valuation. Peer | King Surveyors can accept no liability should the details provided to us prove to be incorrect at any later date.

28.8 If any information provided cannot be verified, is incorrect, or missing, Peer | King Surveyors may be unable to offer a Valuation. In such a situation no refund will be made to the Client.

29. Limitation Of Liability

29.1 Our aggregate liability arising out of, or in connection with, a Remote Valuation, Valuation, RICS Home Survey – Level 2 (formerly known as a Homebuyers Report), or RICS Home Survey – Level 3 (formerly known as a Building Survey or Structural Survey), whether arising from negligence, breach of contract, or any other cause whatsoever, shall in no event exceed 10 times the fee for the Valuation. This clause shall not exclude or limit our liability for actual fraud, and shall not limit our liability for death or personal injury caused by our negligence.

Who Can I Speak To About Terms of Engagement?

If you have any questions about the Terms of Engagement, in the first instance please contact us:

Peer | King Surveyors
St George's Works
51 Colegate
Norwich
NR3 1DD
terms@peerkingsurveyors.com
peerkingsurveyors.com

Will These Terms Change?

Yes, we may change these General Conditions of Engagement from time to time, for example if the law changes. Any changes will be immediately posted on www.peerkingsurveyors.co.uk and you will be deemed to have accepted the terms of the General Conditions of Engagement on your first purchase of a service from us following the alterations. We recommend that you check this page regularly to keep up-to-date.

These General Conditions of Engagement were last updated in January 2022.