

CONTRACTOR CHECKLIST



CHECKLIST

It's one thing to source a contractor/building company, but it's not quite as easy to find the right builder for you, who specialises in the type of repairs you need. You need to seek out a building firm that is accredited, has experience working in the insurance sector, who can deliver your project for the right price, and whom you feel you can trust and get along with.

At Action Insurance Repair, we have years of experience working with people who have suffered damage to their properties and suddenly find themselves in a very stressful situation. From dealing with the insurance company, to understanding how much work it will be to repair their property, and even having an idea of how long it will take and how much it's all going to cost, we know the process can be a nightmare. More often than not, insurance companies put it on you - the client - to find a builder who can carry out the repairs. But it's not always easy to find the right builder, which is why we decided to put together our Contractor Checklist. It takes you through everything you need to know about finding a builder or tradesperson, to help you make the right choice.

1. Does the firm have an office landline?

This is important for after sales service. You find you have a snag and contact the builder on their mobile and they ignore your call - this is why it's important to have a landline number. This way, even if you can't get through to the contractor directly, you can still speak to someone from the company.

2. Can they provide a certificate of insurance for an appropriate limit?

Public liability insurance protects both you and the builder if someone is hurt or property is damaged (e.g. your home or your neighbours property) during the course of the contract. If they don't have any, you might want to think about getting your own cover otherwise if things go wrong or someone gets hurt, you could be forced to pay to fix things, or go to court and pay damages and legal fees. Employers' liability insurance - contractors who work through a company are breaking the law if they don't have this.

3. Will they put the guarantee in writing?

Many builders don't offer more than a verbal guarantee and should you ever have cause to call them back after work is complete, they avoid your call. If a guarantee is offered it get it in writing before work commences.

4. Have they provided you with a written quotation?

A quote should always be provided in writing and detail all aspects of the job they are quoting for. Never accept a verbal quote. When you receive your quote, double check it includes everything you asked for; including security and safety on site, welfare facilities, arrangements for debris disposal, water and power supplies, working hours.

5. Payment terms

What a lot of people don't consider is that if you decide to appoint a loss assessor to deal with everything on your behalf then you won't need to worry about payments, BUT if you decide to go it alone it's important that they liaise with your contractor and insurance company about payments.

What if the contractor wants a lump sum up front and interim payments, which is quite common? Will you be able to fund the repair works until you are paid out by your insurance company?

Insurance companies are known to be slow at paying out, so if you can't afford to fund the work in the interim it's important that you either discuss this with your contractor or come to an arrangement with your insurer before work starts.

6. Have they produced a contract and terms of business prior to work commencing?

You should always draw up a contract that details every step of the project: payment schedule; proof of liability insurance and worker's compensation payments; a lead in time, a start date and projected completion date; specific materials and products to be used. Insisting on a clear contract isn't about mistrust, it's about ensuring a successful renovation.

You should be realistic about your ideal start date and will need to discuss this with your builder. A reputable builder is likely to have a busy order book and pushing for an early start date may not be feasible. You should, however, insist on having a project plan including a timetable of works to help you keep track of timings.

7. On larger projects, will you have a single point of contact for all queries?

One of the most frustrating things is not knowing who to contact when you have a query. It can be a big problem in the insurance sector because there are so many parties involved, even on modest projects.

With this in mind, a reputable contractor should be able to provide you with a single point of contact. This person should hold some authority, be willing to feed information to the team and make executive decisions.

8. **Have they discussed CDM, health and safety?**

Projects that involve construction activities will need to comply with the CDM 2015 Regulations. Under these regulations, health and safety duties are divided between responsibilities that all contractors need to complete and responsibilities solely for the Principal Contractor of a project. In projects with only a single contractor, this person will need to assume the role and responsibilities of Principal Contractor.

Under CDM regulations the following welfare facilities have to be provided on a domestic project:

- o Adequate toilet and washing facilities
- o A place for preparing and consuming refreshments
- o Somewhere for storing and drying clothing and personal protective equipment.

9. **Do you know what will be expected of you in terms of preparing the area, moving furniture and how far will they go to sheet up and protect the remainder of your property?**

As we stated before, discussing details is important to ensure the repairs process goes smoothly. Your contract should outline from the beginning what is and isn't your responsibility, including moving any fixtures and fittings, protecting carpets, electrical items or large pieces of furniture.

10. **Do they have a complaints process?**

Unfortunately, sometimes things don't go exactly as planned. When this happens, it's crucial to know that you can easily let the contractor / building firm you hire know that you're unhappy about something.

11. **Do they have plenty of good reviews from independent sites like Facebook and Google**

Customer reviews give you valuable insight into what it was like to have builders in their home. Customers read an average of seven reviews before trusting a business, and with more than 90% of all customers using online reviews as part of their research, the question is: if a business doesn't have good online reviews, should you trust it?

A series of bad reviews that bring up the same general themes can be a reflection of an undesirable company. The best thing to do with this information is to pinpoint things you want to address during the selection process—whether by observing what's going on around you or by directly asking the contractor.

CONTACT US NOW



SERVICES

- ☑ Flood damage repairs
- ☑ Impact damage repairs
- ☑ Smoke & fire damage repairs
- ☑ Storm damage Repairs
- ☑ Water Damage Repairs
- ☑ Burst water pipes
- ☑ Break-in/theft Damage Repairs
- ☑ Malicious Damage Repairs
- ☑ Subsidence Damage
- ☑ Landlord / Investment Refurbishments
- ☑ Kitchen and Bathroom Installers

T: 01254 665 333

E: info@actioninsurancerepair.co.uk

actioninsurancerepair.co.uk

Action Insurance Repair
Unit 4, Sett End Road North
Shadsworth Business Park
Blackburn, BB1 2PT

Our contractors are registered with

