

Choosing a Reputable Contractor

Having a reputable contractor is essential for completing any renovation or construction work in a timely, cost-efficient and satisfactory manner—from explaining procedures and predicting schedules to calculating costs. Without someone dependable, you risk trusting an unscrupulous contractor with the worksite, a situation that easily lends itself to manipulation and exploitation.

As a business owner or manager, you must choose a trustworthy contractor who can manage your worksite and always act in your best interest. This guidance will show you how.

Tips for Choosing a Contractor

When choosing a contractor, consider your choices carefully and vet each potential candidate. Selecting a reliable contractor can greatly reduce the possibility of serious accidents and costly delays. Follow these tips to ensure you choose a reputable, honest and trustworthy contractor.

- Solicit recommendations from other charities and relevant trade associations.
- Confirm that candidates are members of the appropriate trade associations (or properly licensed if required).
- Pick established contractors with premises you can visit. Ask them how long they have been in business. Collect the address and contact details of your candidates—not just their phone numbers. Crooked contractors can easily change their phone numbers, leaving you with no way to contact them.

- Interview your candidates. Ask whether they have completed work similar to your project. If possible, view their past projects.
- Interview your candidates' past customers. Ask whether they were happy with the work, whether it was started and completed on time, and whether the final bill was within the estimate.

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- Obtain at least three estimates in writing for your project. Make sure these estimates include such criteria as the quality of fixtures and fixings. Failing to specify the level of quality you expect may lead to an unwelcome and costly surprise.
- Compare and contrast your different estimates. Do not assume that the cheapest is the best. Paying for more may be necessary to ensure the level of quality you expect.
- Confirm payment arrangements before the work commences. Be wary of upfront payments and never pay in cash—pay with cheque or credit so you have a paper record of the transaction. Paying by credit card also gives you extra protection for seeking compensation if the work is unsatisfactory.

Provided by BHIB Insurance Brokers

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- Define your expectations for your project and the contractor from the outset and do not waver—changing your mind too much will prove expensive.
- Use a written contract that contains the agreed-upon price and start date. Read the entire document and make sure you understand everything. Seek professional help if you are unsure about any aspects of the contract.

Health and Safety Questions to Ask Your Contractor

Interviewing contractor candidates can seem daunting—even if you have interviewed potential employees before, interviewing contractors is different. You are entrusting them with the weighty responsibility of overseeing an entire project. When meeting with your contractor candidates, begin by asking them the following questions to gauge their adherence to health and safety regulations:

- What arrangement will you have for managing the work? For example, who will be responsible, how will the work be supervised, and what checks do you make on equipment and materials?
- Will you use subcontractors? If so, how will you check they are competent?
- What is your recent health and safety performance? How many accidents and Health & Safety Executive (HSE) reportable incidents have you had? Has the HSE taken any action against you? Then check the HSE website to validate.
- Do you have a written health and safety policy?
- Can you provide existing risk assessments done for similar jobs?
- What qualifications, skills and experience do you have in this type of work?
- What health and safety information do you provide for your employees?

- Do you have employers' liability insurance?
- Do you have evidence of your public liability insurance and what is the indemnity limit and date of expiry?
- Are you a member of a trade association or professional organisation?
- Will you produce a safety method statement for the job which describes, in a logical sequence, exactly how to complete a job safely and with no risks to health?

Things to Get in Writing

No matter how trustworthy your contractor, you should always have verification in case there is a dispute over things like pricing or the construction schedule. Capture every agreement on paper so you have a physical record. You should especially get the following four things in writing:

1. An itemised list of exactly what is included in the estimate
2. When work will start and how long it will take
3. What payments the contractor expects from you before the project is finished
4. The process for approving any increase in costs before the money is spent
5. Copies of the Employers Liability and Public Liability certificates

Trust Is Key

Trust the insurance professionals at BHIB Insurance Brokers to help ensure your business is properly protected during any renovation or construction work. Our wealth of industry-specific guidance and experience can keep you informed and worry-free.