

A GUIDE TO INSURING A RENOVATION PROJECT



4.8/5
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INTRODUCTION

Renovating your house is an exciting project – and one that you’ll plan carefully. But sometimes even the best laid plans can face setbacks. So, however you are choosing to improve your property, don’t forget to think about your insurance.

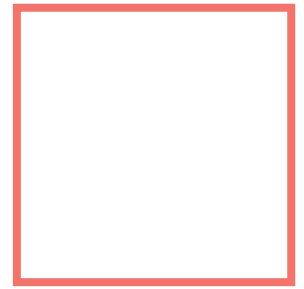
As a rule, carrying out any kind of structural works can have an impact on your home insurance cover. If you’re considering any type of renovation, alteration, demolition, conversion, new build or extension project, it’s important to understand how this might affect your current policy and what extra protection you will need.

In this guide, we’ll highlight the key things to consider before you start – so you can crack on with your project safe in the knowledge you’re protected.



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THE EXISTING STRUCTURE

Did you know that many insurance policies either cannot cover you during building works or will reduce their cover while your works are ongoing? This is especially true if your property is unoccupied.

Before you start any building works, you should consult your current buildings insurance provider, who will usually want to know the following details about your project:

- The estimated cost
- A description
- Duration of contract
- Occupancy of the property
- Type of contract in place
- Who is carrying out the work.

This is because most insurance providers can cater for a small amount of works if they are mostly decorative – but when the works reach a certain cost or they are more complex, such as structural works, then they may restrict cover or withdraw it completely.

If your existing policy is restricted during your project, one of the things you may see is an exclusion that applies when damage is caused by the works. In this case, you will be relying on your contractor's Public Liability policy to cover any potential loss – and this could cause problems. Here's an example of how:

"A contractor is carrying out an electrical and heating installation at the property. Overnight, a fire starts, resulting in major damage. The cause of the fire is undetermined, creating a stalemate between the contractor's insurer and your property insurer. The contractor must be proved negligent to be liable for the damage and the property insurer will enforce the exclusion stating damage was caused by the works."

A scenario like this can drag on for several months or even years in some cases, for example if there was no contract in the first place or if the builder goes out of business. But with a specialist renovation policy, it can be resolved quickly. Renovation cover will always respond in the event of a loss, regardless of who's at fault. Let's take a look at the types of renovation policies that can help protect your project.



CONTRACT WORKS

Contract Works (also known as Site Insurance) is the term insurers use to describe the structures, materials and fittings being added to a property. The cover is typically arranged on an 'all-risks' basis, meaning that it covers all insurance perils, barring any specific exclusions in the policy. You can buy it as part of a Contractors 'All-Risks' policy and it's often called this, or 'CAR' for short.

The point of Contract Works is to protect the value of your works, so if anything does happen to derail your project, you're covered for the cost. Many renovators presume that the building professionals they hire will take out Contract Works insurance, but some surveys suggest that only around 50% of builders actually provide this cover.

Consider your materials. If you buy these independently of your contractor, they may not always be insured on the contractor's policy or, if they are, the total sum might be for lower than the materials are actually worth – so if anything happened to them, you would have to pay for them again.

That's why it's always important to discuss who will cover the works when arranging the contract with your builder. Some building contracts will expect the property owner to arrange cover for the works and, in that case, you should strongly consider taking out a specialist renovation policy yourself.

We know it's easy to rely on your building contractors to sort out insurance – but you should always double-check what's actually covered by them, so you can be sure the investment you're putting into your property is protected.



PERSONAL CONTENTS

With your property structure covered, next you should consider what's inside the building. How to protect your contents during the works will vary from one project to another so, depending on your plans, you have a range of options to keep your treasured belongings safe.

1. LIVING ON SITE

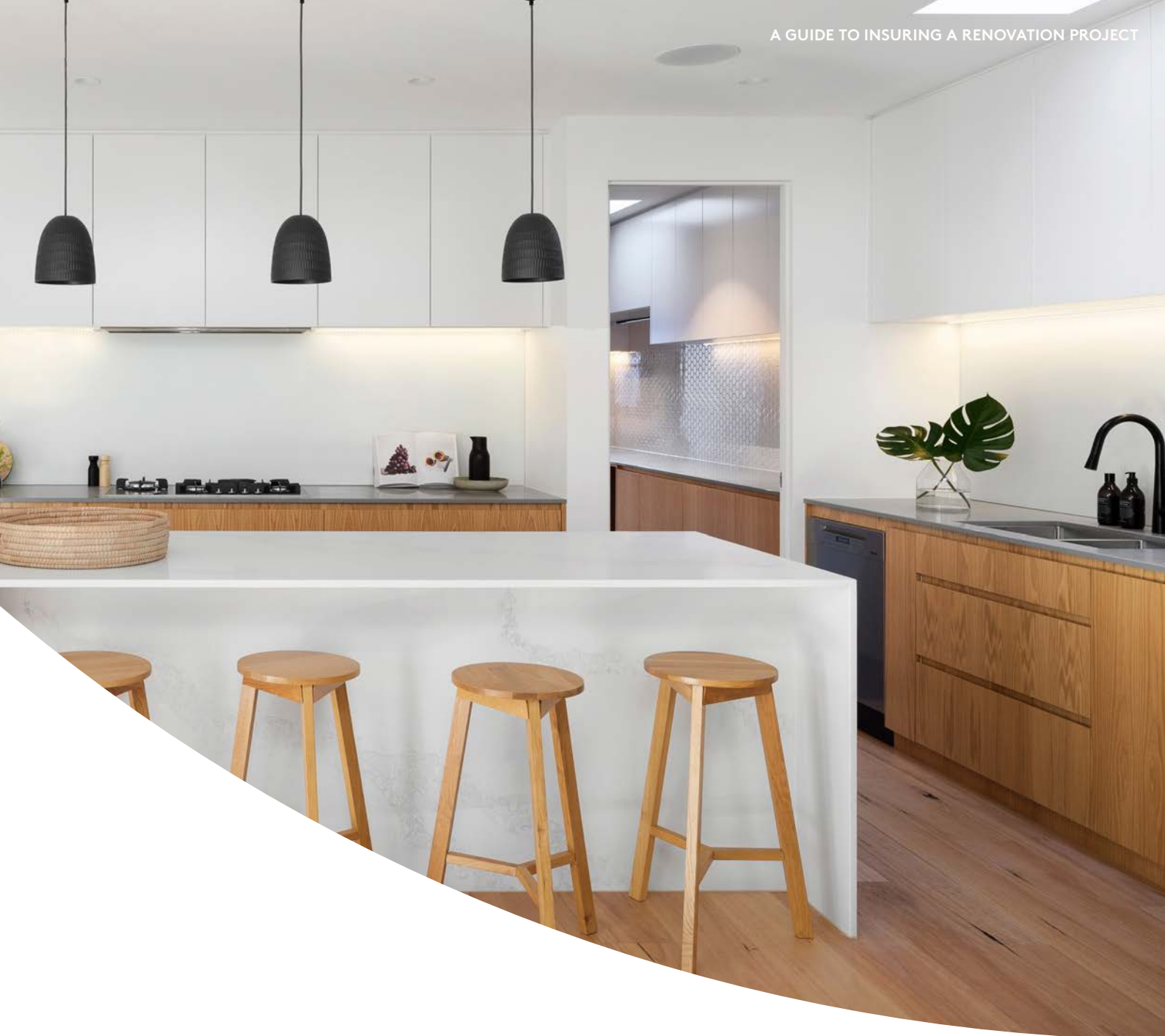
If you plan to stay living in your property during the renovations, you may find your normal contents insurers will consider providing cover. This is because, unlike buildings cover, alterations to your home are unlikely to affect the contents as significantly. That said, there may be an increased risk of accidental damage to carpets and furniture so you can expect to see the 'damage caused by the works' exclusion added, as with buildings cover.

Any valuables at the home may be excluded or you may need to store them off-site during the works. Paintings, jewellery and other valuable items should all be removed where possible and, if any of these remain, then you should specifically notify your insurer. They may impose a theft limitation clause if you do, so it's always worth removing your valuable items during renovations.

2. MOVING OUT/UNOCCUPIED

If you move out during the works, you'll find most contents insurers will cancel or restrict their cover, as technically the property is no longer considered a home. In this situation, cover can be provided by specialist renovation insurers – although most will only cover general furniture without any valuables remaining on site.

Often, homeowners will consider placing their contents into storage during the works and, as storage companies can provide insurance for the contents as part of their cost, this provides peace of mind. Alternatively, we can offer a specialist contents policy to cover your goods while in storage – just ask.



3. MOVING INTO RENTAL ACCOMMODATION

If some of the contents are going with you to your rental accommodation, the simplest solution is to take out a separate policy for the contents in the property you're renting. Just remember, it's a good idea to ensure the policy has acceptable cancellation terms, as the project timeframe may alter and is unlikely to run in conjunction with your policy length. .



PLANT & TOOLS

The tools needed to carry out renovations are important – and they can be expensive. Making sure you have the right cover is vital.

As a rule, Tools and Plant are typically split into three sections:

- Portable Hand/Power Tools
- Owned Plant (anything larger than a hand tool)
- Hired-In Plant

The most important thing to bear in mind is that any equipment hired or owned by your contractor should be insured under the contractor's policy, as this is their responsibility and in the event of a loss would only affect them.

1. HAND TOOLS AND OWNED PLANT

Tools and Plant owned by the property owner can be insured on specialist renovation policies. To offer quotes, insurers will need to know:

- The total value of your equipment
- The highest single item value

Most policies will require that the tools are stored in a locked place or the plant immobilised.

2. HIRED-IN PLANT

For Hired-in Plant, most hiring companies provide an insurance option for you. However, renovation policies can often provide a lower quote for the same cover so it's worth considering both options before choosing how to insure this plant.

Some policies will include the continuing hiring charges following damage or loss to the plant, which can include the costs of the hiring charges while the plant couldn't be used, or the loss incurred by the hiring company if they're unable to hire out the equipment to the next customer.



Really happy with Renovation Plan. We had to extend our cover and that was straightforward. The Renovation Plan people were very helpful."

Alan

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PUBLIC LIABILITY

In the UK, building sites have a higher number of accidents and injuries than any other working environment. Therefore, it's vital for employers and their contractors to ensure they protect themselves against claims arising from third party damage or injuries caused as a result of a negligent act.

Don't forget – in the event of a potential claim, you must contact your insurer before discussing anything with the third party involved. Dealing with the third party and confirming any negligence may jeopardise your insurer's position and could cause problems with the cover.

THE CONTRACTORS

Most specialist renovation policies need any contractors attending the site to have their own Public Liability cover. Any reputable building company will have a policy in place to cover all the sites they work on but we recommend you ask to see this, just in case.

Without Public Liability cover, your contractor or subcontractors could be personally liable for any damages or injuries caused while carrying out their work. If they damage the property they were working on or cause a serious injury, they could face costs of hundreds of thousands of pounds, which could put them out of business – and cause even more problems for you.

LIMIT OF INDEMNITY

Public Liability cover always carries a limit, which is usually £2m but this can be increased to £5m. You can obtain higher limits on referral.

The limit should be reviewed and chosen based on the value of the property, the number of people working on site and the location of the project.



JCT 6.5.1 NON-NEGLIGENT LIABILITY/PARTY WALL INSURANCE

JCT 6.5.1 Non-Negligent Liability, also known as JCT 21.2.1 insurance or Party Wall Insurance, is a type of insurance that covers damage where there's no one at fault. It came into effect predominantly following the Party Wall Act 1996, which provides a framework for preventing and resolving a dispute in relation to party walls, boundary walls and excavations near neighbouring buildings.

The Act covers the following types of works:

- New buildings on or within 3m of the boundary of two properties
- Work to an existing party wall or structure
- Excavation near to and/or below the foundation level of neighbouring properties.

A key point in the Act states that “the building owner who initiated the work pays for the damage if the works are solely for their benefit”. Put simply, this means that you could be liable for any damage to your neighbour's property if the damage is not your contractor's fault, because their Public Liability will only cover acts of negligence.

SO, WHAT IS THIS INSURANCE ACTUALLY COVERING?

The cover is often treated as an extension to your Public Liability cover. Where Public Liability covers damage caused by negligent act, JCT cover goes further to include damage caused where there are non-negligent acts.

Non-Negligence Liability covers damage caused by the following perils:

- Subsidence
- Heave
- Collapse
- Removal or Weakening of Support
- Vibration
- Lowering of Groundwater

Major groundworks are the most likely works to cause this type of damage. This is because removing or altering ground is more likely to destabilise buildings or structures nearby.



WHY IS IT CALLED JCT INSURANCE?

JCT stands for Joint Contracts Tribunal. It's a type of contract that's often drawn up for specific one-off building projects and you can buy it straight from the JCT. There are a number of different types and versions but, typically, the contract will ask if this cover is required under Section 6.5.1. (On previous versions, the cover appeared under Section 21.2.1, which is why some people know this cover under a different name).

Either the property owner or the main contractor can get this cover. In fact, the contract often stipulates that cover must be insured in Joint Names between the property owner and the contractor.

JCT CONTRACTS

The point of a JCT Contract is to clarify all aspects of a project so you can avoid disputes over who is at fault if anything goes wrong. The details range from what security will be used, when the work will be carried out and what type of insurance cover is required.

One of the insurance options requires you, as the property owner, to insure both the works and the existing structure in joint names with your contractor – and it's important to tell your broker which option you have taken out to make sure your cover is arranged on the correct basis.

Some insurers are unable to cater for joint names contracts. This is because insuring the policy in joint names can waive some of the subrogation rights against the contractor for accidental damage to the existing structure or the new works. Your broker will be able to give you more details.

To ensure a renovator is in the best possible position throughout their project, a JCT contract can be the right solution to help give them peace of mind.



"Very good service... Surprisingly in the UK, despite the many thousands of houses that undergo major renovation each year, getting the right insurance product is a real headache. JCT 5.4B insurance for renovation of an existing structure is not readily available, and Renovation Plan did do it!"

Elizabeth

ALTERNATIVE ACCOMMODATION/ ADVANCED LOSS OF RENT

Your insurance acts as a safety net. And while no one expects problems to occur, if your property gets damaged during the works and you can't live there, you may need to find alternative accommodation or cover the costs of rent you'd otherwise be receiving.

ALTERNATIVE ACCOMMODATION

Usually, alternative accommodation is provided as an extension to standard buildings insurance and comes into effect when a property is damaged by an insured event. It will pay the costs of similar accommodation for you while the damage is fixed, so you don't have to worry.

Alternative accommodation can either be provided with a fixed sum limit or limited to a percentage of the sum insured. Both options may work but bear in mind that a low fixed sum may not be enough for larger projects. It's also worth keeping in mind the cover may be restricted with an indemnity period limit. For example, if the indemnity period is fixed at 12 months, you won't be covered for any accommodation costs 12 months after the date of the loss, regardless of the total costs.

ADVANCED LOSS OF RENT

If you're working on a project with the aim of making money from it, then the project takes on a different perspective and profit margins are far more important. There may be lenders or investors involved and delays in the project can be devastating.

For these types of projects, you won't need Alternative Accommodation cover as the occupiers won't be moving in until completion. Instead, you can take out Advanced Loss of Rent to cover the costs of the rent you would have received, had an insured event not caused a delay. Cover can also be increased to insure loss of interest for the projects where you've taken out a loan to complete the works.

For both types of cover, renovation insurers will typically require an up-to-date Gantt chart and schedule of works in the event of a claim. This will allow them to ensure they are not paying for general delays in the works (which are specifically excluded from cover), rather than insured events.

STRUCTURAL WARRANTY

Sometimes, problems with a newly built property won't be immediately obvious. A 10-year Structural Warranty insurance policy covers a house against any defects in the design process, materials used, or the actual workmanship itself causing damage, as well as defective underground drainage and weatherproofing. It runs for 10 years from the point you receive your Completion Certificate and enables a buyer to obtain a mortgage on the property in the event you sell it on within the 10-year period.

You may sometimes hear Structural Warranties referred to as Structural Defects or Latent Defects cover. These names are more common with commercial developments but they share the same purpose.

The warranty provider will send approved inspectors to check the build design and the construction using a series of technical audits, to make sure they are happy with the work while reducing the risk of defective workmanship or materials. Any defects identified along the way have to be fixed before cover is issued, so it's best to arrange the warranty before you start so they can approve the works as you go. Sometimes, you can buy cover after the work is completed but the premium price will reflect that higher risk.

The UK's first and leading warranty provider is the National House Building Council (NHBC), which was established in 1936 to set out standards for homebuilders in the UK, with the aim of improving the construction quality. Today, there are a range of different insurance products available from many insurers, all providing similar products to the NHBC – sometimes at a fraction of the cost. Knowing who to choose can be tricky but there are a few points you should consider before you take out a warranty:

- This is a 10-year policy, so is the provider likely to be financially viable in 10 years' time?

- Is your provider A-rated? Unrated providers can be risky and unreliable.
- What reputation and experience does your provider have?
- Is your Warranty provider approved by your mortgage lender?

Generally, Structural Warranties are needed for complete rebuilds or new builds of properties but they can also be obtained when major structural alterations take place during a renovation or extension project. They can also be particularly important for self-builders, who face slightly different risks – for example:

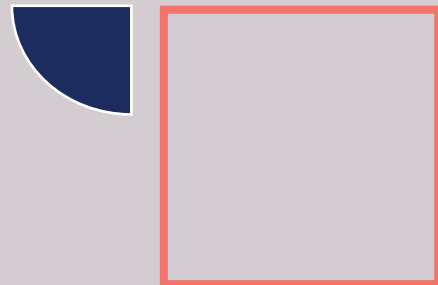
"A self-built home is damaged in a storm. The home insurance would usually pay for the claim, but it's found that the damage is deemed to be caused by the roof collapsing, as a result of the builder not correctly installing a brace during construction. Therefore this is classed as defective workmanship and would be excluded by the home insurer, who would simply suggest you claim against the builder. However, this is potentially the self-builder and owner of the property."

So whether you're self-building, rebuilding or structurally altering your property, you will need to consider Structural Warranty insurance – especially as it's a requirement of all lenders in the UK.

COVERS AT A GLANCE

Included Type of Cover	Standard Specified Perils	Premier Specified Perils	Premier Plus All Risks
Building(s) Existing buildings and all new works materials and fixtures & fittings			
Public Liability Sum Insured £2,000,000	✓	✓	✓
Fire	✓	✓	✓
Lightning	✓	✓	✓
Explosion	✓	✓	✓
Earthquake	✓	✓	✓
Aircraft	✓	✓	✓
Storm	✗	✓	✓
Flood	✗	✓	✓
Escape of Water	✗	✓	✓
Impact	✗	✓	✓
Malicious Intent	✗	✓	✓
Riot & Civil Commotion	✗	✓	✓
Theft & Attempted Theft	✗	✓	✓
Accidental Damage	✗	✗	✓
Subsidence	✗	✗	✓
Contents	✗	Optional Perils as above	Optional
Own Construction Machinery	✗	Optional when contents chosen Perils as above	Optional
Portable Hand & Power Tools	✗	Optional when contents chosen Perils as above	Optional
Hired in Plant	✗	Optional 'All Risks' Cover	Optional 'All Risks' Cover
Caravans Site/Huts	✗	Optional	Optional
Non-Negligent Liability	✗	✗	Optional
Advanced Loss of Interest	✗	✗	Optional
Terrorism	✗	✗	Optional

Please note this is intended as summary of the cover available.
For full details refer to the Policy Wording or alternatively please
contact us on **01621 784840**



FREQUENTLY ASKED QUESTIONS

WHY DO I NEED A RENOVATION PLAN POLICY?

A. As a rule, normal property insurance requires you to live permanently at the property and is unlikely to cover the building while major works are carried out. Renovation Plan is designed to plug that gap – giving properties the right protection when unoccupied or being renovated, plus providing cover for materials on site and works being added.

Q. WHAT TYPES OF PROJECT CAN YOU COVER?

A. We can provide quotes for a wide range of residential projects, including major and minor renovations, conversions, basement excavations, new build projects, plus properties being extended. We can also look to arrange cover on commercial properties.

Q. WHAT ARE THE PARTS OF THE PROJECT WHICH ARE COVERED?

A. The existing structure, the new works being added, the materials on site and, if needed, Contents, Machinery and Tools. Public Liability is included as standard.

Q. ISN'T MY BUILDER INSURING THE PROJECT?

A. Most reputable builders will have their own Public and Employer's Liability cover to protect themselves against claims where they have caused damage or injury through their negligence. Builders can also opt to cover new works and materials under their own policy while they are working onsite. However, your builder may not always cover materials

or fittings purchased by you. And they won't be insuring your existing property – so it's important to make sure you have this cover in place.

While your builder will have a certain degree of cover, it's not enough to protect you fully. You should always make sure you have the right level of cover in place to help safeguard you from a potential loss if anything goes wrong during your project.

Q. I PLAN TO DO A LOT OF THE WORK MYSELF BUT I AM NOT A BUILDER. IS THIS OK?

A. Yes, this is fine. Just make sure you check that any contractor you may use has their own Public Liability Cover of at least £2m.

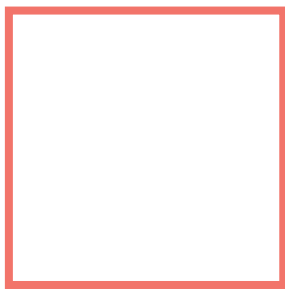
Q. IS LIABILITY COVER INCLUDED?

A. The policy automatically includes Public Liability of £2m. If you're using contracting firms to carry out some of or all, the work you should not need further Employer's Liability cover but if you're in any doubt, please speak to us.

Q. WHY DO YOU OFFER THREE LEVELS OF COVER?

A. No two projects are the same. By providing our customers with options, we can provide more tailored policies – offering considerably reduced premiums for those clients who don't feel they need the extra cover.

All risks cover can be stipulated as required under some contracts, such as JCTs. When this is the case, you'll need our most comprehensive cover.



Q. WHY WOULD YOU OFFER THE RENOVATION PLAN PREMIER PLUS PRODUCT INSTEAD OF THE STANDARD PRODUCT?

A. Renovation Plan Plus can cover larger projects where higher Buildings and Works limits are needed. It's also appropriate where you have entered into a JCT contract which requires a joint name policy with the contractor, or you require 'All Risks' cover. Renovation Plan Plus can also cover projects where there's a basement excavation or major demolition works.

Q. HOW CAN I WORK OUT THE PROFESSIONAL REBUILD COST?

A. If you have arranged a mortgage, this should be provided in the valuation. If not, you should take professional advice from a chartered surveyor.

Q. HOW LONG SHOULD MY POLICY LENGTH BE?

A. You should buy cover for the entire length of your contract. We also recommend adding around 20% to your contract period to estimate the length of the project, as an average project tends to overrun by this amount. We offer quotes for any length of policy between 3-36 months and, if you finish the project before your expiry date, we'll offer a pro-rata return premium (subject to a cancellation fee).

Q. CAN I CHANGE THE POLICY WHEN THE PROPERTY IS FINISHED AND GETS LET OUT OR I MOVE BACK IN?

A. Yes. We can cancel the renovation policy and look to offer a new Let Property or Home Insurance Policy, depending on your needs. A return premium will be given for any unused period of insurance.



DEFINITIONS

ARCHITECT - A person who designs buildings and in many cases also supervises their construction.

CAR - Contractors All Risks.

CESSATION OF WORKS - Where works have ceased and contractors have not been on site for a defined period of time, usually 30 or 60 days.

CFA PILING - Continuous Flight Augering (CFA) is a technique used in construction.

CONTRACT VALUE - The price the employer is paying for the works in their entirety. This can be subject to alteration before, during and at completion of the works, depending upon any delays or changes to the specifications/designs, etc. For insurance purposes, the amount insured should include the value of the main contract, any subsidiary contracts and any direct purchases.

DILAPIDATION REPORT - A Dilapidation or Schedule of Condition Report details exactly the existing state or condition of a building before the works start. It details any damage which has already occurred, as well as areas likely to cause problems in the future, with photographic illustration recording. These documents are useful in a claim situation and, if they have not been produced, it's the responsibility of the renovator to prove the damage.

DIRECT PURCHASES - Purchases made by the employer that do not form part of the main contract.

EMPLOYER'S LIABILITY (E.L.) - Insurance that protects the employer against the costs of a claim if an employee gets hurt or falls ill because of their work.

EMPLOYER - The contracting first party/property owner.

EXCAVATION - Digging below ground level.

EXISTING STRUCTURE - The existing land, permanent buildings, domestic outbuildings and garages at the risk address owned by the employer.

FOUNDATION TYPES - The lowest load-bearing part of a building, typically below ground level, e.g. concrete padstones.

JOINT CONTRACTS TRIBUNAL (JCT)

- This organisation has produced an off-the-shelf contract which manages the relationship between employer and contractor. There are four versions:

- Homeowner – the simplest version suitable for the smallest projects
- Minor Works – for smaller less complex projects
- Intermediate – for larger and more complex projects
- Standard – this version can cope with very large and complex domestic and commercial renovations.

JOINT FIRE CODE - A contractor's equivalent to an 'application of heat' warranty.

JOINT NAMES - Where two parties are named in the insurance contract, generally the employer and the main contractor. This will frequently be a requirement under the JCT suite of building contracts.

LANDSCAPING - The process of making a garden or other piece of land more attractive

LOAD BEARING WALLS - Internal and external walls that help to support the building.

MAIN CONTRACT TYPES - There are many types of contract but the main ones include:

- Standard Building Contract (SBC)
- Large/complex contracts typically over £1m
- Intermediate Building Contract (IC) – complex works typically between £50,000 and £1,000,000
- Minor Works Building Contract (MW) – works typically up to £100,000 or non-complex up to £250,000
- You can also get Design & Build and Homeowner Contracts, and many more.

METHOD STATEMENTS - A statement of the methods to be used for a specific element of the job that is produced by the contractor and agreed by the project manager/architect.





NON NEG/ 21.2.1/6.5.3 - Non Negligent Party Wall Insurance, also known as JCT insurance. This insurance will indemnify the renovator for damage to third party property stemming from the works, where negligence cannot be proven. Under the Party Wall Act there is a 'strict' liability to neighbours for certain heads of structural damage. This is why this type of policy is frequently required. In the absence of negligence, the contractor's liability insurers will refuse to deal, but the renovator still has an obligation to reinstate.

PARTY WALL - A boundary wall, excluding timber fences, but can include internal and external walls. A wall that is on one owner's land but is used by two (or more) owners to separate their buildings.

PARTY WALL ACT - The Party Wall Act 1996 (<http://www.legislation.gov.uk/ukpga/1996/40/contents>) provides a framework for preventing and resolving disputes in relation to party walls, boundary walls and excavations near neighbouring buildings.

PARTY WALL AGREEMENT - An agreement including processes and obligations to protect both parties that share an adjoining wall.

PERFORMANCE BOND - A performance bond is a surety bond issued by an insurance company or a bank to guarantee satisfactory completion of a project by a contractor.

PI - Professional Indemnity insurance.

PL - Public Liability insurance.

PLANT - The apparatus or equipment used in the contractor's trade. This can be owned or hired. It's frequently the contractor who supplies and insures these items, but the property owner may, on occasion, be required to insure plant.

PRACTICAL COMPLETION -

When all the works described in the contract have been carried out. A point may be reached where the work is for all practical purposes sufficiently complete to be put into use but is not necessarily fully complete in all respects. This is acknowledged in many standard forms of contract. It's defined as coming into existence either when certified by the person authorised to do so, in certain stated circumstances, as a consequence which flows from the taking over of a part or parts of the works.

PRACTICAL COMPLETION

CERTIFICATE - Evidence of Practical Completion, at which time the risk of loss or damage to the works passes from the contractor to the employer.

PROCUREMENT - A generic term embracing all those activities undertaken by a client seeking to bring about the construction or refurbishment of a building.

PROJECT MANAGER - Oversees the work on site and appoints contractors/suppliers in collaboration with employer. May be supplied by the contractor or the architect, or may be appointed directly by the property owner.

RS.J - Rolled Steel Joist

SCHEDULE OF WORKS - A detailed description of the planned works.

SNAGGING - Outstanding matters after the main construction has been completed.

STRUCTURAL ENGINEER - Professional person employed for the design and planning of the structure and to ensure they are built to be strong enough and stable enough to resist all appropriate structural loads.

STRUCTURAL WARRANTY - An insurance policy which provides cover in the event of a defect occurring on the property caused by the design, workmanship, materials or components. The cover is either a 10 or 12 year policy as defined under the building contract, divided into three main parts:

- Building period
- Defects insurance period
- Structural insurance period.

SUBROGATION - The insurer's right to pursue recovery from a third party once they have paid their insured.

TENDER - The process of obtaining quotes from various contractors/suppliers

THE WORKS - Fixed and unfixed materials, fittings and works in progress, labour and associated fees in connection with the building, alteration, refurbishment and/or renovation project.

TYPES OF CONTRACTOR

Bona Fide - Bona fide subcontractors generally work under their own direction and provide their own materials and tools. They should also take out their own Public Liability insurance. Provided they are not working under the employers' direction, they have their own legal liabilities which they insure themselves. There is no need to include these in the count of employees.

Labour Only - Labour only subcontractors generally work under the direction of the employer and they do not provide their own materials or tools other than small hand tools. They are usually paid a day rate and tend to be casual labourers, sole traders, volunteers, or friends and family. They would be considered as employees for the purposes of an Employer's Liability Insurance policy.

UNDERPINNING A method used to increase foundation depth or for repairing faulty foundations.

USE OF HEAT - Processes involved in the course of construction including roofing, plumbing and welding.



4.8/5
Average service rating

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