

Insurance & Risk Assessment

One of the prime considerations when choosing a contractor should be the firm's professional attitude towards safety. At NWS we operate a very stringent policy of producing a written risk assessment for every job, no matter how small, and also ensure that the appropriate insurance cover relevant to the work in hand has been implemented.

It's an unfortunate fact that people often assume that their builder is indemnified against any claims arising from a particular job, but many insurance companies don't provide cover for all areas. Risks that frequently go uncovered include:

- working at heights and depths below ground; limits,
- no underpinning cover,
- no working with naked flame; cover,
- no cover to open up existing roofs,
- limits to the number of employees covered
- limits to what employees are covered for.

We ensure that we have the relevant insurance cover for every contingency.

The householder needs to check that the builder they are using has the correct cover for all the work included in that project. Should an accident occur and the proper cover not be in place, the liability could be placed upon the client. For assured peace of mind, NWS Construction Ltd constantly go back to their own insurance companies to make certain that all risks are covered as the work progresses, as the jobs can often require additional cover for, say, extra deep foundations or working at extreme heights.

Similarly, if a new sub-contractor takes on a specialist part of a project for us, our first request is for a copy of his C15 card and full details of what his insurance policy actually covers. Many insurance companies don't provide cover for all risks - we make sure that everyone working for us has the maximum amount of cover for every eventuality.

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