

CONTRACTS & LEGAL EXPENSES

Proper contracts are absolutely essential and are the glue that binds all the elements of your project together! We have been involved with the homebuilding and improvement sectors for many years. One of the biggest problem areas we have experienced outside of physical loss or damage claims, is the lack of use of properly evidenced contracts between clients, professionals, contractors, tradesmen and suppliers of materials.

People have quite literally parted with many thousands of pounds without any written evidence of a Contract and then are left helpless as they have no proof when things go wrong. You have to prove your claim and so it is vital for you to show that you have a formal contract to help establish both Liability and Quantum of Loss.

We have developed a suite of four Contracts and for a nominal amount, often cheaper than one single contract from a Solicitor, you will have **unlimited use of our Contract Wordings**. They are written in plain English and are easily downloadable either separately or as a package.

- Appointment of Professional Consultant Document B151, for use when appointing an Architect, Project Manager or other Professional
- Building Contract B152, which is for use when appointing a Contractor to build a new house or carry out other fairly substantial work
- Trade Contract B153, for appointing a contractor for part of the work
- Supply & Installation Contract B154 for appointing a firm to supply and install equipment – e.g. boiler, central heating system, kitchen etc.

The Importance of Contracts & Legal Expenses Cover

The Contract Wordings are backed up with the addition of Legal Expenses Insurance.

If a dispute arises the legal team will provide you with legal advice and, if appropriate, enable you to pursue a contractual dispute claim where there is a good prospect of success. Using proper contracts will provide the necessary proof of the basis of the contract and hopefully enable a swift conclusion to any dispute. Eviction costs are also covered.

Legal Expenses Insurance

A helpline is available to you 24 hours a day, 365 days a year, providing the essential legal advice you need and is



your first point of call. If the issue escalates and there are reasonable prospects of success then the legal team will take over your claim and/or appoint a specialist to take over the case on your behalf (terms and conditions apply).

Limit of Indemnity £50,000

Contractual Disputes Cover

Pursuing claims arising out of a contract (which must be evidenced and recorded in writing), entered into by, or on behalf of you, arising directly from the construction of the Property, in order to seek compensation and/or implementation of the contract from the following:

- The Vendor of the plot of land.
- The Solicitor or Licensed Conveyancer acting on the Insured Person's behalf.
- The Architect and/or Architectural Technical Draughtsman acting on the Insured Person's behalf.
- Any supplier of materials, fittings, decorations, or built-in appliances.
- Any Structural or Mechanical Engineer acting on the Insured Person's behalf.
- The Groundwork Contractor (including test bores).
- The Demolition Contractor.
- The Surveyor / Quantity Surveyor acting in their supervisory role in the course of building work.
- The Local Authority (other than in connection with planning disputes).
- The Utility charged with the connection of Water, Sewage, Electricity, Gas or Telephone services.
- The main contractor of each individual trade who is carrying out the construction of the Property on the Insured Person's behalf including any claim against any guarantee provided by the individual trade or main contractor subject to the cause of action arising and being subject to a Court of Jurisdiction within the Territorial Limits.

Eviction Cover

The eviction of anyone in the Property without your permission.



For more information or to obtain our contract template go to

WWW.SELFBUILDZONE.COM

or call the Self-Build Zone team on

0845 230 9874