



Introduction

Contractors are regularly used in the Housing Sector to carry out routine maintenance and emergency repairs. Examples include plumbers, electricians, window cleaners, roofing repair companies or anybody who is asked to carry out work on the premises.



This guidance is aimed at helping understand the associated risks including subcontracting, outsourcing and hot work. It also provides practical advice around the selection, monitoring and management of contractors.

The problem

Whilst the duty to work safely rests primarily with the contractor, housing providers have a duty of care towards tenants, visitors and the contractors themselves under the Health & Safety at Work Act 1974. Section 1(3) of the Act states "It shall be the duty of every employer to conduct his undertaking in such a way as to ensure, so far as is reasonably practicable, that persons not in his employment who may be affected thereby are not thereby exposed to risks to their health or safety".

It is important to remember that contractors may not be as familiar with the premises as you are and therefore may not be aware of any risks that are not immediately obvious.

Outsourcing and sub-contracting

Outsourcing, or sub-contracting, has become increasingly common. This means that the contractor engaged to do the work may not necessarily carry the work out. This can lead to standards slipping, with high standards set at the outset by the contractor not being adhered to by the outsourced or sub-contracted labourers. This could result in the injury of individuals on site or damage to property.

Hot work

Another area of high risk is hot work. Hot work is a generic term for the application of heat which takes place as part of a maintenance or repair job, and could be carried out by contractors or by in-house maintenance staff.

Typically, hot work is most commonly associated with roofing work, though it could also be carried out by plumbers, decorators, maintenance engineers or other contractors.

During hot work, heat is usually applied by one of the following means:

- Blowtorches or blow lamps
- Hot air guns
- Welding or cutting gear
- Bitumen or tar boilers
- Grinders

The use of hot work introduces a high fire hazard which must be managed strictly, particular if the contractor is unfamiliar with the construction of the building which may have combustible materials and/or unprotected ceiling voids with the potential for fire to develop and spread quickly.

Ideally, hot work should be avoided unless essential. If essential, using a hot work permit system and making sure that it is rigorously followed should reduce the risk of fire.

A hot work permit should confirm the:

- Competence of the person who will be doing the work
- Use of the correct equipment
- Clearing the area of combustible materials
- Provision of fire extinguishers
- Fire protection systems are working
- Authorisation of set times for work to be done
- Enforcement of a Fire Watch after work is finished

An example of how things can go wrong with hot work occurred in Bristol in 2012, when workmen employed on a social housing block to fix a leaking gutter accidentally set fire to the block. This resulted in extensive damage and led to the subsequent rehoming of several families. Unfortunately incidents like this are not isolated. Another example was when a row of terraced houses in Harwich caught fire as roofing work was carried out to clear gutters by council workmen in 2011.

Monitoring and supervision

The extent to which a contractor is monitored will depend upon the type of work being carried out. For example, low level garden landscaping may need less intensive supervision than a roof replacement project.

Monitoring could take the form of appointing a project manager, regular spot checks by an employee or weekly meetings. What's necessary will depend on the circumstances.

If contractors are seen not to be following the agreed procedures, don't be afraid to tell them to stop work.

Finding the right contractor

Insurable risk aside, we understand that the reason for employing contractors is to get work done properly. Selecting the right contractor, one that will carry out the work to a high standard in a safe fashion, can be difficult. Our top tips are designed to help you with the selection and management process.

Top tips

Do:

- Ask colleagues and peers if they know anyone they would recommend
- Get references and examples of previous work
- Check membership of trade bodies (e.g. National Inspection Council for Electrical Installation Contracting (NICEIC) for electricians or the Gas Safe Register)
- Confirm that all contractors and sub-contractors are trained in the work they will be carrying out
- Ask about any previous prosecutions or improvement notices
- Find out exactly what work will be carried out
- Get, read and understand Method Statements for the work to be done
- Ensure that there is a specific, named individual who is responsible for safety
- Ask how sub-contractors are approved and managed
- Make sure a Risk Assessment is carried out and that it is approved prior to work commencing
- Ensure that contractors are given full details of safety arrangements on site, including any risks they may encounter
- Check that the contractor has adequate Public Liability insurance in place
- Make sure you know, and are comfortable with, how safety will be managed before allowing work to be carried out
- Monitor work regularly as it is carried out

Don't:

- Just assume that a major contractor will "know what they're doing", particularly bearing in mind that work could be sub-contracted
- Allow any Hot Work to be done unless a hot work permit system is being followed and strictly adhered to
- Forget that responsibility doesn't end just because somebody else is doing the work, it's your reputation that's on the line

Find out more

Contractors and hot work can present a number of issues for the Housing sector. Zurich Municipal and their Risk Engineering team have a wealth of experience in helping customers understand and minimise their associated risks. We can assist in the assessment of risk and advise on the most appropriate protection measures. This will help reduce the total cost of risk and help eliminate the potential requirement for additional loss measures to be installed retrospectively.

For further information please contact social.housing@zurichmunicipal.com



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