

24/06/2019

As you will be aware we are have been engaged on your project as the Building Control Body.

The Approved Inspector sector is one of the most regulated in the UK, and in order to carry out our function as an Approved Inspector it is a requirement that we hold valid insurance as approved by the Government.

At this present moment there is only one company offering insurance since Howden's (our current provider) underwriters have withdrawn from the market.

The remaining company, Griffiths and Armour and their underwriters have made the decision that they do not want to cover all Approved Inspectors throughout the UK and they are therefore declining to insure some Approved Inspectors.

As such Griffiths and Armour have declined to offer Head Projects cover, **no reason** has been given as to the reason behind this, and as we understand a number of other Approved Inspectors are also now starting to be declined cover.

We would like to point out that in the 12 years since the business started we have had **no claims against Head Projects and our insurance record is spotless.**

As a result our position is that as we cannot obtain insurance from the one and only provider approved by the government (currently offering cover) we cannot carry out the role of an Approved Inspector until such cover becomes available, or the rules governing the Approved Inspector insurance are changed by the Government.

We have spent many hours on the phone with the Government (MHCLG) and at the Home Office, and other insurance providers have put proposals forward but there has been no formal response.

As you currently have a live project(s) that have started on site the project must return to the local authority. Regrettably you are obliged to contact the Local Authority that you wish to cancel the Initial Notice, please note failure to do so is considered a criminal offence and is liable to prosecution.

We will provide any site inspections and other documentation that the local authority request.

This situation could be in no way anticipated and we hope you will understand this situation is not one of our making and we have made every effort to avoid disruption to your project. Unfortunately the Government are not at this time willing to step in and rectify the situation and they are putting 1000s of construction of projects across the country at risk, along with many businesses and peoples jobs and livelihoods.

The following 3 steps are in place to mitigate disruption where possible:

1) For new projects:

You can submit details in the usual way to Head Projects.

With your agreement, the Initial Notice will be served by another Approved Inspector. Plan-checks and inspections will be carried out and Head Projects will be used to deliver these under a consultancy agreement.

2) For projects where an Initial Notice has been submitted but works have not commenced:

Head Projects will cancel the Initial Notice. With your agreement, a new Initial Notice will be served by another Approved Inspector. Plan-checks and inspections will be carried out and Head Projects will be used under a consultancy agreement.

3) For projects where works have commenced, and inspection(s) have been carried out:

These projects will usually fall under the remit of Local Authority and you must inform the relevant Local Authority you wish to cancel the Initial Notice.

Finally we would like to stress we are working to find a resolution to this situation as soon as possible and once an update becomes available we will be in contact.

Queries, complaints and comments in relation to the Insurance situation should be directed to the officials at the MHCLG:

Offer.Stern-Weiner@communities.gov.uk

Thomas.Wood@communities.gov.uk

William.Peart@communities.gov.uk

We would also suggest you contact your local MP to make them aware of the disruption the Government is causing to your construction project.

The Directors
Head Projects Building Control