

Check contractors' credentials and insurance cover

Property committees, property secretaries and anyone involved in arranging construction projects for the Church should be discussing the level of insurance cover with their tradespeople. Following the aftermath of the Christchurch gas explosion, which injured six people, obliterated one home and damaged 20 houses in the vicinity, members are asked to request evidence of the extent of tradesperson's liability cover to avoid any effect on their own insurance.

If tradespeople do not have insurance, any claims to repair damage made on the building owner's insurance policy may affect the price of premiums in future. In considering claims, insurance companies can initiate court proceedings if they consider negligence to be a contributing factor to the damage caused. The amount of tradesperson's cover is often driven by 'what they think they can afford', however, it should be at least \$5 million.

Commercial property project managers often require cover of between \$10 million to \$20 million from subcontractors.

Master Plumbers Gasfitters and Drainlayers NZ is considering raising public liability requirements for members in the aftermath of the Christchurch explosion. Currently members are required to have a minimum liability of \$1 million but the amount of damage in the Christchurch explosion is estimated to be much higher. Worksafe is leading the inquiry into the explosion, which could take up to a year to complete.

Plumbers, gasfitters and drainlayers serve an apprenticeship of four years and an additional two and a half years of training to be certified. They must also undertake regular professional development courses to maintain their certification.

Gas appliances should be serviced regularly and ventilation and air movement maintained to ensure safe and effective operation.

It is important all contractors provide evidence of their current qualifications and level of insurance before commencing work.