

REASONS TO USE PREMIER GUARANTEE

↑
Nº8

WE TRAIN OUR STAFF TO BE EXPERTS

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We think it's important that when you speak to us we can respond to any questions you have, without having to pass you from 'pillar to post' to get the answers you need. Because of this, we make sure our staff are trained to be experts in what they do, from technical standards and sustainability through to policies and claims.

If you want to work with a provider who understands your needs, contact us today on **08444 120 888**.

premier
guarantee

Structural Warranties | Building Control | SAP & EPCs | Air Pressure Testing | Acoustic Testing | Renewable Energy Reports | Code for Sustainable Homes
T 08444 120 888 | E info@premierguarantee.co.uk | W www.premierguarantee.co.uk

MD Insurance Services Ltd is the scheme administrator for the Premier Guarantee range of structural warranties. MD Insurance Services Ltd is authorised and regulated by the Financial Services Authority.

premier
guarantee News

Winter 2010/11

New Year, New Insurer Introducing AmTrust, our new insurance partner

In this edition

- Premier Guarantee Excellence Awards 2010: The Winners
- Our new Health & Safety services
- Feature Development: Titanic Quarter, Belfast



REASONS TO USE PREMIER GUARANTEE

Nº 23

WE REWARD GOOD HOUSE BUILDERS

We work with some of the best house builders in the country, so we think it's important that we reward them wherever possible. Our premium ratings have been set up to allow our clients to receive lower premiums year-on-year, rather than waiting five years or more for a rate reduction. Awards are covered too, but our developer and site manager awards have been created to recognise quality rather than volume, meaning winning a Premier Guarantee Excellence Award really sets you apart from your competitors.

If you want to work with a warranty provider that recognises and rewards its customers, contact us today on **08444 120 888**.

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What we can do for you

- | | |
|--|---|
| <input checked="" type="checkbox"/> Structural Warranty | <input checked="" type="checkbox"/> Air Pressure Testing |
| <input checked="" type="checkbox"/> Code for Sustainable Homes | <input checked="" type="checkbox"/> Building Control |
| <input checked="" type="checkbox"/> Acoustic Testing | <input checked="" type="checkbox"/> EPCs |
| <input checked="" type="checkbox"/> SBEM | <input checked="" type="checkbox"/> SAP Calculations |
| <input checked="" type="checkbox"/> Ecology Reports | <input checked="" type="checkbox"/> Renewable Energy Reports |
| <input checked="" type="checkbox"/> Daylight Factor Calculations | <input checked="" type="checkbox"/> Noise & Vibration Reports |

HCA Approved ISO 9001:2008
Approved Inspectors CML Approved
Warranty Link Rule Code Assessor
OFT Consumer Code FSA Regulated



Gary Devaney
Group Chairman and
Managing Director

Welcome to Premier Guarantee News

First, I would like to take this opportunity to wish you all a very happy New Year. After another challenging year for the industry, it's good to be able to start 2011 with some positive developments on how we will provide our services to our customers.

I am delighted to be able to announce that from February we will be working with AmTrust Europe Limited as our exclusive insurance partner.

Not only will AmTrust be supporting us in the UK and Spain but they have also expressed a desire to help us establish a global brand. The first opportunity will be Cyprus and we will be launching a scheme there this Spring. Working with AmTrust will also allow us to develop schemes for other classes of insurance that will further improve our proposition to our customers.

We have included some additional information on AmTrust, along with some frequently asked questions in this edition of Premier Guarantee News, but if you have any further queries please get in touch.

We hope you enjoy this edition, and if you have any queries email me at gary@premierguarantee.co.uk.

Get in touch...

T 08444 120 888
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www.premierguarantee.co.uk

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NEW Year, NEW Insurer

Premier Guarantee is delighted to announce that we have changed the insurer we use from Liberty Syndicates to AmTrust Europe Limited.

AmTrust is a worldwide insurer, who, amongst other classes of insurance, specialise in construction risks. Their security ratings are excellent having received an 'A' rating for financial strength from A.M. Best. AmTrust are fully committed to developing Premier Guarantee as a global brand and we look forward to working with them as a long-term partner.

Working with AmTrust Europe Limited will allow us to provide you with a range of flexible and secure insurance solutions, whilst ensuring that we will still provide you with some of the most competitive quotations available on the market. Their experience both domestically and overseas will give us greater opportunities to develop our services.

Premier Guarantee Chairman and Managing Director Gary Devaney said:

"Our new arrangement with AmTrust will allow us to improve the services we offer to our clients and help even more developers and house builders create high quality homes across the UK and Europe. I believe that this partnership will help us develop our business, and we look forward to developing new opportunities with AmTrust."

Our new insuring agreement with AmTrust has been arranged to provide a seamless transition for our customers. Any house builders who will be affected by this change will be contacted to outline how this move will affect them. Some of the questions you might want answers to are listed overleaf, however, if you need any further assistance, please contact us on **08444 120 888**.

FREQUENTLY ASKED QUESTIONS

To help you find out how this change could affect you and your properties, we've listed some of the most common questions we've been asked below.

Will your levels of cover be affected by this change?

No. All policies will remain the same following our change of insurer.

How will this affect properties I have insured with Premier Guarantee?

It won't. If you have Certificates of Insurance in place, cover will continue as normal.

How will my incomplete development be affected?

When you request a Certificate of Insurance you will be given the option to have your property covered by either AmTrust or Liberty Syndicates. Please note that any insolvency cover you have in place will remain with Liberty Syndicates.

I have a quote I've not accepted yet. Will this be affected?

Yes. If you have a quote issued under Liberty Syndicates this will be transferred to AmTrust Europe Limited should you accept it on or after 1st February 2011. Please note that all terms and conditions relating to your quotation will not be affected by this change of insurer.

Will this change affect your acceptance from mortgage lenders?

No. The Council of Mortgage Lenders has been informed of this change and as our policies remain the same it will not affect mortgage lender acceptance.

If you have any further questions regarding our change of insurer, please do not hesitate to contact us on **08444 120 888** or email info@premierguarantee.co.uk.

A word from AmTrust

We are delighted to have been able to formalise our agreement with Premier Guarantee and look forward to forging a long-term relationship with them.

AmTrust Europe Limited is committed to providing the best possible levels of service to our customers, which is a commitment we will continue through our partnership with Premier Guarantee.

We believe that our unique combination of expertise, experience and services will allow us to not only maintain, but develop and improve the already high service levels provided by Premier Guarantee.

Max Caviet
President, AmTrust Europe Limited

Our Annual Review

2010 proved to be another challenging year, so we're delighted that Premier Guarantee has continued to move from strength to strength, cementing our place as the second largest warranty provider in the market, and further developing our comprehensive range of services.

This year saw a number of significant developments in the industry, including April's introduction of the Consumer Code for Home Builders, in which we played a significant role. The Code has been widely welcomed by the industry and has helped house builders promote excellence in customer satisfaction. To date, Premier Guarantee are yet to receive a single notification of a claim under the Code, demonstrating our customer's ongoing commitment to the highest standards of customer service.

Building Regulations witnessed some significant changes this year (details of which can be found in this edition of Premier Guarantee News), which will pose new challenges to developers, not least in striving to meet new CO₂ emission targets. Our Building Control and support services teams are fully committed to helping our customers meet these new requirements, so if you've got any questions, please get in touch.

After one of the most eventful general elections in the past 100 years, the industry waited with trepidation for the details of the coalition agreement. Key features for house builders included the scrapping of the much maligned Home Information Packs, along with the removal of national housing targets in line with the newly introduced Localism Bill. VAT on housing will also have an impact, especially at the new 20% rate. With further developments concerning renewable energy in the pipeline and as the spending cuts begin to have effect, only time will tell if two heads really are better than one when it comes to running the country.

We've included some of our 2010 headline figures, which demonstrate our performance and the continuing growth of Premier Guarantee – and we'd like to thank our customer's ongoing support for making this happen. 2011 will bring with it its own unique challenges, however we're confident that through the support of our customers, we can continue to grow and further develop our ability to offer some of the best house building services available on the market.

Market Share Up
3%

Premier Guarantee has continued to grow in difficult market conditions and in 2010 were the provider for **18%** of all structural warranties purchased in the UK.

Building Control Orders Up
133%

As one of the newest additions to our range of services, it's pleasing to see that this side of our business is performing to such high levels. Last year, we served Initial Notices on nearly **5,000 units**, making us one of the largest Approved Inspector firms in the country.

Units Insured Up
97%

In 2010, Premier Guarantee provided cover for nearly **20,000** housing units, with significant developments from Berkeley Homes, Redrow, Bloor Homes and Muse Developments placed on our schemes. Our greatest swing came on our Social Housing scheme, with a **104%** increase in units insured compared to our 2009 figures.

Staff Numbers Up
18%

To help us to consistently deliver the highest levels of service, we've made sure our resources are up to the job. Increased capacity in surveying and customer service means you'll receive great service levels, while still receiving some of the best rates available on the market.

Sum Insured Up
104%

This year, we arranged cover for **£2.3bn** of property across the UK, a significant increase on our 2009 figures and another demonstration of our continuing growth.

Developer Registrations Up
90%

This year saw a significant increase in the number of developers registering on our schemes. Of our registrations, over **50%** were new customers to Premier Guarantee, further demonstrating our continued growth in the market. Major developers such as Redrow and Bloor Homes registered on our schemes last year, demonstrating our ability to attract some of the UK's leading house builders.

CfSH Orders Up
378%

One of the major growth areas of our business came in our Developer Support Services, and most notably our Code for Sustainable Homes service which plays a major role in the way our customers build their homes. Significant gains can be seen across our range of services, as more customers are taking advantage of purchasing multiple products from us.

Building Regulations: Key Changes

Nigel Edson details the key changes to Building Regulations and how they will affect the way you build new homes.

The long awaited publication of the new Approved documents F, L and J represents the next steps towards zero carbon buildings in the UK. In particular, in the 2010 edition of Approved Document L, conservation of fuel and power in new and existing dwellings and non-domestic buildings will continue to set tough standards that will see around 2 million tonnes of carbon saved every year by 2020.

The new measures include practical steps that builders can take to make buildings greener, while at the same time ensuring that more efficient, air-tight homes and offices are sufficiently ventilated. Where homeowners choose to extend or renovate their homes they will now need to use more energy efficient windows and boilers.

The previous housing minister, John Healy, stated "nearly half the UK's carbon emissions come from our buildings. But more than one in three of the buildings we'll be working in and living in by 2050 have not yet been built, so action now can make a real difference in the future. We must all adapt to ensure that we cut carbon emissions where we can".

The transitional arrangements require a Building Regulation approval or Initial Notice submission or plan certificate prior to 1st October 2010 and work commencing on site prior to 1st October 2011 to build to the current regulations.

For further information on the changes to Building Regulations, contact us on 08444 120 888 or email info@premierguarantee.co.uk.

Part L - New Dwellings

- A CO₂ emission rate calculation should now be carried out and given to the Building Control body along with a list of specifications before the start of building work on the erection of a new building. This is in addition to the CO₂ emission rate calculation required to be submitted after completion of the work.
- CO₂ emission rate calculations of any completed new home is to be calculated using SAP 2009 and an additional overall improvement of 25% should be achieved compared to 2006 standards.
- Party walls are now included in the heat loss calculation, requiring insulation and/or sealing to cavity separating walls to achieve a minimum u-value of between 0W - 0.5W/m²K
- Accredited Construction Details can no longer be used to allow house builders to assume γ values. New Building Regulations demand that γ values must be calculated using the length of each junction and appropriate PSI levels.
- 75% of light fittings must now be low energy. If more than 75% is used, all low energy lighting can be taken into account when calculating TER.
- Unless a new home has a chimney or flue with no appliance installed, there is no penalty for not installing a secondary heating system.
- Requirements for air pressure testing have also become more stringent, with new regulations requiring 50% of each unit type to be tested to comply. Under SAP 2009, any untested units will have their air testing value based on the average score of other units on your site.

Part F

- Fixed mechanical ventilation systems that can be tested and adjusted must be commissioned.
- Installation in new dwellings must measure air flow rates.
- Ventilation provisions increased for dwellings with air permeability tighter or equal to 5m³/(h.m²) at 50Pa.

Part J

- New guidance has been included for access and visual inspection of flues to align with guidance from the gas safety industry.
- Carbon monoxide alarms are required where solid fuel appliances are installed.
- Guidance for permanent ventilation openings in very airtight houses has been increased.

A Sting in the Tale...

In his second article for Premier Guarantee News, Peter Vinden discusses the dangers of amending construction contracts.



We now have an impressive bank of case law to help guide us through the adjudication minefield

It is very tempting for a party to a construction contract to seek to amend the clauses of a standard form of contract, in order to shift the commercial balance of the agreement in its favour. Tolent Construction, who by the way is not alone, did just this in its amendments to the Construction Industry Council Model Adjudication Procedure which Tolent incorporated into its “non-standard” standard sub-contract (if you see what I mean) when it introduced the following amendments to clauses 28 and 29 of the CIC rules to read...

Clause 28: The party serving the notice to adjudicate shall bear all of the costs and expenses incurred by both parties in relation to the adjudication including but not limited to all legal and expert’s fees.

Clause 29: The party serving notice to adjudicate shall be liable for the adjudicator’s fees and expenses.

Let’s not beat about the bush. The effect of these clauses is crystal clear. They are designed to make a claimant pick up all the costs of both parties in an adjudication and in reality frighten off sub-contractors from adjudicating with Tolent.

In 2000 Bridgeway Construction fell foul of these provisions and, in an ensuing court action, attempted to have Tolent’s adjudication cost provisions declared illegal or non-binding. Bridgeway failed in its attempts, the court at that time upholding the long established principle that (and this is an important point), if a party fails to read or understand the terms of a contract it has entered into, then the starting position is that the offended party is stuck with the bargain it has signed up to whether it likes it or not!

Fast forward 10 years. A lot of proverbial water has passed under the adjudication bridge since the Bridgeway -v- Tolent case. We now have an impressive bank of case law to help guide us through the adjudication minefield.

Take the case of Yuanda (UK) Co Ltd -v- WW Gear Construction Ltd (“Yuanda -v- Gear”) handed down by Edwards-Stuart J in the Technology and Construction Court on 13th April 2010. This case is a prime example of just how far things have developed in the last ten years.

There are lots of interesting legal principles that can be gained from reading Yuanda -v- Gear but probably the most important point revolves around Gear’s attempt to follow Tolent’s example and to introduce adjudication cost provisions which would transfer all costs arising during an adjudication to a referring party.

Gear’s proposed contract was based on the JCT Trade Contract with a substantial number of proposed amendments set out in a separate schedule. These documents were prepared to be used as the starting point in negotiations with the various trade contractors Gear was proposing to contract with. In nearly every case the ensuing negotiations with each trade contractor resulted in changes to the proposed amendments.

The proposed amendments included a revision to the adjudication provisions of the JCT standard form providing that...

“The adjudication procedure will be the TeCSA Adjudication Rules (amended to require nomination by the RICS and joining of the members of the professional team in a multi-party dispute situation).

Notwithstanding the provisions of the above procedure and regardless of the eventual decision in the adjudication or in any subsequent litigation the Trade Contractor agrees that should he make a reference to Adjudication under the terms of this contract then he will be fully responsible for meeting and paying both his own and the Employer’s legal and professional costs in relation to the Adjudication.”

Amazingly, Yuanda did not insist on having these clauses deleted in the ensuing contract between it and Gear and so in April 2010 sought, amongst many other things, a declaration from the court to the effect that clause 9A was contrary to the Housing Grants Construction Regeneration Act 1996 (“the Act”) and should be declared as null and void.

The judge in the case, Edwards-Stuart J, held that the reality of clause 9A meant that having to settle both parties’ legal and professional costs in an adjudication would act as a deterrent to a party contemplating adjudication and thus ran contrary to the statutory right of that party to refer a dispute to adjudication at any time.

And the sting in the tale...?

Having found that clause 9A failed to comply with the Housing Grants Construction Regeneration Act 1996, Edwards-Stuart J decided that on a strict reading of section 108 of the Act even one offending provision in a set of adjudication rules would be enough to oust the entire adjudication rules, leaving The Scheme for Construction Contracts (England and Wales) Regulations 1998 to operate, and I quote, “lock stock and barrel” in place of the entire offending adjudication rules.

Peter Vinden is a practising adjudicator, mediator, expert and conciliator. He is Managing Director of The Vinden Partnership and can be contacted by email at pvinden@vinden.co.uk

Feature Development

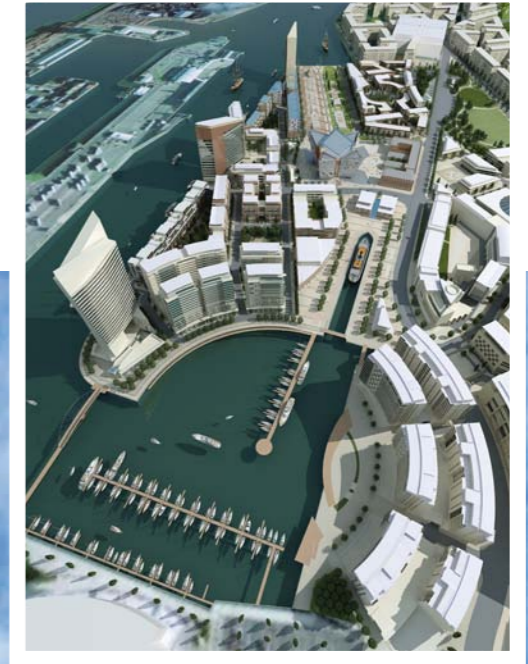
Titanic Quarter
Titanic Quarter

Titanic Quarter is a high profile European waterfront development firmly rooted in the history and character of Belfast, acting as a driver for high quality investment and development in the city.

The development is Europe's largest and most exciting waterfront development and will transform a 185-acre site on the banks of Belfast's river Lagan into a new mixed use maritime quarter with a mile of water frontage and a range of investment opportunities including over 7,500 apartments, 900,000 sqm of business, education, office and research and development floor space together with hotels, restaurants, cafes, bars and other leisure uses.

Titanic Quarter will bring new life to a part of the city that is rich in both history and potential. The site is centred upon former shipbuilding land from which vessels such as the RMS Titanic, Olympic and SS Canberra were launched - some of the most innovative and complex engineering projects ever undertaken.

It will become a major social and business meeting place with galleries, theatres, parklands and water sports all easily connected to Belfast's thriving city centre.



Premier Guarantee Excellence Awards



We're delighted to be able to announce the winners of the Premier Guarantee Excellence Awards 2010.

We received a record number of entries for our awards, and competition was fiercer than ever, so huge congratulations go to the winners. Keep an eye out for the Premier Guarantee Excellence Awards brochure which we'll be circulating later in the year, which will also include an opportunity for you to submit developments for our 2011 awards.

Once again, congratulations to all our winners!

Single unit development of the year

Winner

Green Amber Ltd, Spring House

Regional Winner

Coln Residential Ltd, Homes constructed at The Lakes



Spring House

Small development of the year

Winner

South Coast Construction Ltd, Blue Cedars

Regional Winners

Barwick Development Ltd, Queen Street
Husen Developments Ltd, 34 Whitecliff Road
Ristol Ltd, Pishgah Sawmill

Commended

Jack Loggin Ltd, Radhurst Farm
Devon & Dorset Properties, 31 Mount Pleasant Road
Millwood Designer Homes Limited, The Grange
Resolution Homes Ltd, Broadway Avenue



Blue Cedars

Medium development of the year

Winner

MPR Projects (UK) Limited / Zelda Investments Ltd, 13-17 Clough Road

Regional Winners

Ben Bailey Homes, Hall Green Manor
Selbourne Homes Ltd, Rhubarb
Amara Estates Ltd, Prospect House
Holmepark Scotland Limited, Glenloch View

Commended

Retallak Developments Ltd, The Glade
Brighthouse Homes Ltd, The Gateway



Hall Green Manor

Large development of the year

Winner

Genesis Housing / Berkeley Homes (North East London) Ltd, Woodberry Down KSS1

Regional Winners

Berkeley Homes (South East London) Ltd, Caspian Wharf
Titanic Quarter Ltd, Titanic Quarter
English Cities Fund, Merchant Gate in Wakefield
Dandara Jersey Ltd, Portelet Bay
Springfield Properties PLC, Glassgreen Gardens



Caspian Wharf

Conversion project of the year

Winner

Pittencrief (Kinneddar) LLP, Kinneddar Mains Farm

Regional Winners

Countylife Bamburgh Ltd, Castle Garth
Urbis Developments Ltd, The Robinson Building

Commended

St. George (South London), Camberwell Grove
Quadrillion Construction, Cranham Hall Farm



Cranham Hall Farm

Mixed use development of the year

Winner

Berkeley Homes (South East London) Ltd, Caspian Wharf

Regional Winners

Titanic Quarter Ltd, Titanic Quarter
Cranford (Lichfield) Ltd, Lichfield Retail Park

Social housing development of the year

Winner

Coastline Housing Ltd / JJ Jones & Sons (St Austell) Ltd, 1-20 Garth Elergh

Regional Winners

Genesis Housing / Berkeley Homes (North East London) Ltd, Woodberry Down KSS 1
Coastal Housing Group / Leadbitter Group (Western Housing Division), Trinity Place
Wishaw & District Housing Association / Wilson Development (Scotland) Ltd, Hill Street
Oaklee Housing Association / MMM Design & Build Ltd, Shaftsbury Road
McInerney Homes (North West) Ltd, Sedgemoor Road

Commended

Riverside Housing Association / Allenbuild (North West) Ltd, Prescott Road
Cynon Taf Community Housing Group / Kingfisher Developments, Cae Bryn Hyfryd



Woodberry Down KSS 1

Environmental development of the year

Winner

Citu, Greenhouse

Regional Winner

Astralview, 29 Trinity Crescent

Architectural design of the year

Winner

Titanic Quarter Ltd, Titanic Quarter

Regional Winner

Brighthouse Homes Ltd, The Gateway

Commended

Husen Developments, 34 Whitecliff Road



Titanic Quarter

Site Manager of the year

Scotland

Victor Grant, Springfield Properties PLC

North

Terry Dowson, Ben Bailey Homes

South

Damian Bates, Berkeley Homes Ltd

Wales

Rob Harris, Leadbitter Group (Western Housing Division)

Northern Ireland

James Loughrey, Titanic Quarter Ltd

Overall

James Loughrey, Titanic Quarter Ltd

DEVELOPER OF THE YEAR

Scotland

Springfield Properties PLC

North

English Cities Fund

South

Berkeley Homes Ltd

Wales

Leadbitter Homes
(Western Housing Division)

Northern Ireland

Titanic Quarter Ltd

Overall

Berkeley Homes



Berkeley Homes - Caspian Wharf



PREMIER GUARANTEE TRAINING

Premier Guarantee now provides an extensive portfolio of training courses covering a wide range of requirements.

Effective training and development is essential if businesses are to maximise the value of their employees, proactively identify and address issues before they occur and respond effectively to changing industry and regulatory requirements.

The majority of our courses (with the exception of those highlighted) are designed to be delivered at your convenience at your place of work, saving you both time and money. If you don't have access to appropriate training facilities at your offices, we'll arrange for your course to be held at a nearby venue *. Please note, courses are designed to be presented to a maximum of 12 delegates. If you require larger audiences, please contact us to discuss your requirements.

We are offering our clients a discount on our standard rates if you book your training courses before 1st April 2011.

Training courses are presented in conjunction with our partners Rawlings Consultancy Services, who have a wealth of experience in providing training services and employ a number of fully qualified, experienced and professional presenters.

A selection of our courses is listed below. For further details visit www.premierguarantee/training or contact us on 08444 120 888

Course Title	Duration	Standard Rate	Introductory Rate
In-house Courses			
Accident Investigation	1 day	£795.00	£700.00
Asbestos Awareness Briefing - Accredited	Half day	£695.00	£600.00
Fire Awareness and Practical Fire Risk Assessment	1 day	£795.00	£700.00
Fire Wardens Course	1 day	£795.00	£700.00
Health & Safety Awareness For Employees	1 day	£795.00	£700.00
Health & Safety in Construction	1 day	£795.00	£700.00
Management of Lifting Operations	1 day	£795.00	£700.00
Working at Heights for Managers	1 day	£795.00	£700.00
Level 2 Award in Health and Safety	1 day	£795.00	£700.00
IOSH Working Safely	1 day	£795.00	£700.00
Site Supervisor's Safety Training Scheme	2 days	£1,850.00	£1,700.00
Site Managers Safety Training Scheme	5 days	£3,975.00	£3,500.00
CDM Regulations 2007 For Duty Holders	1 day	£795.00	£700.00
Scaffolding Appreciation Course	Half day	£795.00	£700.00
External Venue Courses			
IOSH Managing Safely	4 days	£650.00	£595.00
IOSH Managing Safely in Construction	4 days	£650.00	£595.00
NEBOSH Construction Certificate	12 days	£1,400.00	£1,295.00

* External venues will incur additional costs, please contact us for details.

Health and Safety Services

CDM Co-ordinator

We now offer a comprehensive CDM Co-ordinator service which has been developed to help our customers ensure their health and safety requirements are met on a wide range of projects.

Central to our service is our close working with your design and on-site teams to ensure they are aware of their responsibilities under CDM. We'll also help you make sure that your staff have relevant competencies and that your contractor's management arrangements and resources are adequate.

Retained Advisor Services

Our retained adviser service will provide you with access to an all year round safety advisory service, and extensive tailored company safety documentation, including policies, risk assessment pro-formas, inspection recording sheets, staff training recording systems and guidelines with staff briefing docs/tool box talks. A comprehensive system delivered on disc bespoke to your company.

Our service also includes 24 hour access to your named consultant, and access to the legal advice line and information services of the Institute of Occupational Safety and Health.

In addition, you will receive a comprehensive training needs analysis undertaken for your company, and a subsequent training action plan produced for your company in line with current statutory requirements and best industry practice, this task is fully inclusive within the cost of the Professional Safety Adviser Service.

For further information on any of our Health & Safety services, please contact Paul Byrne on 08444 120 888 or email services@premierguarantee.co.uk

For further information on our **Health and Safety** courses please contact Premier Guarantee on **08444 120 888** or email info@premierguarantee.co.uk