

ROOFING
COMPETENT
PERSON
SCHEME

 NFRC

NFRC Competent Person Scheme

Terms and Conditions

nfrccps.com

1. Introduction

- 1.1 CompetentRoofer Limited trading as NFRC CPS operates a Competent Person Scheme with Accreditation awarded by the United Kingdom Accreditation Service (UKAS). The Scheme's requirements are documented with the Scheme's Standards; Conditions of Authorisation as set out by the Ministry of Housing, Communities and Local Government (MHCLG) under Schedule 3 of the Building Regulations which allows companies to self-certify work under (CPS, the Minimum Technical Competence Requirements for work undertaken through Competent Persons Schemes Approved under Schedule 3 of the Building Regulations (England and Wales) and BS EN ISO/IEC 17065 (and throughout this document refers to the 2012 Edition).
- 1.2 This Scheme provides Certification for companies that are and continue to be on an on-going basis, assessed as competent to install and self-certify that the work as described within the terms of their approval is compliant with the requirements of Building Regulations.
- 1.3 NFRC CPS reserves the right to amend the terms and conditions of the Scheme at any time.

2. Definitions

- 2.1 **NFRC CPS** (Competent Person Scheme) means "CompetentRoofer Limited, trading as NFRC CPS", a Limited Company registered in England and Wales, with the company number of 5704588, and the registered address of 31 Worship Street, London, EC2A 2DY. CompetentRoofer Limited, through its trading name NFRC CPS, operates a Competent Person Scheme, participation in which is subject to the terms and conditions set out in this document.
- 2.2 **"The Scheme"** means the NFRC CPS, licensed by the Ministry of Housing, Communities and Local Government (MHCLG), subject to Statutory Instrument 2006 No. 652.
- 2.3 **"Contractor"** or **"Registered Contractor"** means any enterprise, sole trader, partnership, limited company, limited liability partnership, public limited company, or other organisation registered with NFRC CPS.
- 2.4 **"Applicant"** means any enterprise, sole trader, partnership, limited liability partnership, limited company, public limited company, or other organisation seeking to become a Registered Contractor of NFRC CPS.
- 2.5 **"NFRC CPS Logo Usage Guide"** means, the terms governing the acceptable use of the NFRC CPS name(s), abbreviation(s) and logo(s) set out in the current NFRC CPS Terms and Conditions and the NFRC CPS Logo Usage Guide published by NFRC CPS from time to time.
- 2.6 **"Registered Contractor Certificate"** means the document issued by NFRC CPS to the Contractor, certifying that the Contractor is a Registered Contractor of the NFRC Competent Person Scheme, and that the Contractor confirms all works carried out at the time of installation, will be compliant with the Building Regulations, manufacturer's recommendations and relevant British Standards, applicable at the time of installation.
- 2.7 **"Notifiable Works"** means any works carried out by the Contractor, regulated by the Building Regulations, manufacturer's recommendations and relevant British Standards applicable at the time of installation in such a way as to compel notification of the Building Regulations Department of the relevant Local Authority.
- 2.8 **"Fail"** or **"Failure"** means any Scheme non-compliance, discovered upon inspection, that may constitute:
 - 2.8.1 A breach of the Health and Safety regulations requiring immediate action. Upon detection of the breach, all inspection work shall cease and no further inspection data collected until the breach is rectified.
 - 2.8.2 A breach of the manufacturer's installation and/or relevant British Standard requirements, applicable at the time of installation.
 - 2.8.3 A breach of the Building Regulations, applicable at the time of installation.
- 2.9 **"Works"** means roof refurbishment works, involving more than 50 per cent of the roof/thermal element area.
- 2.10 **"Qualifying Works"** means the works undertaken as being compliant with the scheme requirements of NFRC CPS. A Contractor's appointed insurance provider will provide a ten year Insurance Backed Guarantee where the contract value of works is £50,000 or less and where the building is four storeys or less in height. A guarantee is also available on works where the value is over £50,000 (at extra cost).
- 2.11 **"Cancelled Inspection"** means a situation whereby an Applicant or Registered Contractor fails to provide facilities for or attend an inspection visit where reasonable notice has been given, or cancels an arranged inspection visit with less than 24 hours' notice. As detailed in clause 3.5, cancelled inspections will incur a charge as detailed in the NFRC CPS Fee Structure.
- 2.12 **"Aborted Inspection"** means the work cannot be inspected because:
 - 2.12.1 The works deemed in scope of the NFRC CPS are subsequently acknowledged by the NFRC CPS inspector at the time of inspection to be out of scope.
 - 2.12.2 There are proven mitigating circumstances which prevent the completion of the inspection.
- 2.13 **"Risk rating"** means the measurement of compliance with the Scheme rules.
- 2.14 **"IBG"** means Insurance Backed Guarantee.
- 2.15 **"Renewal"** means the renewal of annual certification to NFRC CPS.

3. Application for Certification

- 3.1 Applicants for Certification will complete an online application, pay a non-refundable one-off joining fee before the application can proceed and will be required to submit supporting documentation to support viability to the Scheme and undertake a site and premises audit prior to acceptance to the Scheme. Applicants are required to achieve a credit check score of 30 or above prior to acceptance to the Scheme. A score of 25-30, may result in the requirement to pay the annual fee in full upon acceptance to the Scheme. A score below 25 will require evidence of one year's audited accounts to prove viability prior to acceptance.
- 3.2 By signing the application form the company enters into an agreement as detailed in this document. Applications for the Scheme will be accepted from any enterprise, sole trader, partnership, limited liability partnership, limited company, public limited company or other organisation; carrying out roofing works.
- 3.3 Applications will be reviewed and may be declined prior to assessment in which case NFRC CPS will inform the applicant of the reasons.
- 3.4 NFRC CPS will undertake certification in accordance with the Scheme Assessment Criteria, set out in the NFRC CPS Terms and Conditions.
- 3.5 Companies wishing to achieve certification and approval under the Scheme as described above must allow access at all reasonable times to NFRC CPS, its employees and to UKAS representatives for the purposes of assessment to achieve initial certification and approval, surveillance at periods determined by NFRC CPS, re-certification at periods as defined by the Scheme and any other associated activities such as complaint/appeals investigations.
- 3.6 Applicants will be assessed against the current Building Regulations, manufacturer's recommendations and applicable British Standards plus any certificated qualifications being the Minimum Technical Competencies for roofing. The Minimum Technical Competencies are available at:
<https://www.gov.uk/government/publications/competent-person-scheme-minimum-technical-competence-requirements>.
- 3.7 The Conditions of Authorisation set out by the Ministry of Housing Communities and Local Government are available at:
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/512860/CPS_Conditions_final_April_2016.pdf.
- 3.8 Contractors who meet the requirements for application will receive access to the NFRC CPS portal. This is a provisional stage of the application allowing contractors to register works for inspection purposes as part of the application process. Applicants who do not register works within 90 days will have their application cancelled.
- 3.9 All Applicants agree to permit NFRC CPS to appoint a suitably qualified person(s) for the purpose of conducting assessments and inspection visits.
- 3.10 Applicants agree to meet Inspectors and make available for inspection, as and when requested by NFRC CPS, sufficient work in progress.
- 3.11 NFRC CPS will notify the Applicant of the decision to award Registered Contractor Status. The Certificate issued will state the Applicant has achieved the NFRC CPS criteria and is judged able to comply with all relevant requirements of The Scheme, and as subsequently amended, and is able to self-certify works only relevant to the roofing discipline(s) approved for. This is reviewed on an annual basis.
- 3.12 On completion of the inspection visit(s), should any outcome be a fail, the Applicant will receive a non-compliance notice confirming the area(s) where the Applicant fails to meet the correct criteria. The non-compliance notice will explain the remedial action(s) required and provide timescales for completion of the action(s).
- 3.13 The Applicant will be required to demonstrate the corrective action(s) that have been undertaken which, where possible, will be by submission of additional records or similar means, but may include a further site visit if appropriate to verify these actions. Further site visits will incur a charge as detailed in the NFRC CPS Fee Structure.
- 3.14 By applying to join NFRC CPS, the Applicant agrees that upon successful application, their company details will be displayed on the NFRC CPS website and promotional material. Newly Registered Contractors agree for their company details to be shared with MHCLG.
- 3.15 Applicants must have a documented procedure in which complaints are recorded, acknowledged, investigated and a resolution offered to the customer. Failure to comply with this require constitutes an immediate audit failure.

4. Inspections

- 4.1 Where any representative of NFRC CPS is required to access a site or property of a Registered Contractor or Applicant for the purpose of conducting an inspection visit or premises audit, then the Contractor or Applicant shall provide safe access and safe working environment, which complies with all applicable health and safety requirements.
- 4.2 Registered Contractors and Applicants agree that they will provide NFRC CPS with as much notice as is practicable (usually on the award of works) prior to installation of all notifiable works but never later than five working days prior to commencement of the notifiable work. The notification must be updated immediately upon completion of installation (within 30 days of the actual completion date) ensuring the correct completion date is recorded.
- 4.3 Registered Contractors agree to upload business documentation to the NFRC CPS portal, relevant to the ongoing renewal to the Scheme.
- 4.4 Registered Contractors agree to make available for reinspection, office premises when requested by NFRC CPS relevant to the ongoing renewal to the Scheme.

Reinspection of office premises will incur a charge as detailed in the NFRC CPS Fee Structure.

- 4.5 Registered Contractors will be expected to register works on the NFRC CPS portal to make available for annual inspection, relevant to the ongoing renewal to the Scheme.
- 4.6 NFRC CPS will determine the extent and duration of the assessment and inspection visit by the size, scale and geographic spread of the work registered by the Registered Contractor.
- 4.7 Registered Contractors and Applicants agree that, in the event that there are no works available for inspection at the point of Renewal, they shall submit the first available works for inspection subsequent to the renewal date. Should the first available registered works per discipline be available one full calendar year from the point of renewal, an additional fee will be incurred for the missed renewal inspection, as detailed on the Fee Structure.
- 4.8 Registered Contractors who fail to register in-scope works within their certified discipline, within a period of three years, will be subject to an additional three-year site and office premises inspection. Additional inspections for this purpose will incur a fee as detailed in the NFRC CPS Fee Structure.
 - 4.8.1 Where an additional three-year site/office premises inspection is required, the Registered Contractor is required to undertake reinspection for the purposes of re-evaluation of competency in their certified roofing disciplines.
- 4.9 For the purpose of an additional three-year site/office reinspection, Registered Contractors agree that NFRC CPS reserves the right to contact a sample of end users for the purpose of arranging an inspection of completed works, where agreed by the end user.
- 4.10 On completion of the inspection visit(s), should any outcome be a fail, the Registered Contractor will receive a non-compliance notice confirming the area(s) where the Registered Contractor fails to meet the correct criteria. The non-compliance notice will explain the remedial action(s) required and provide timescales for completion of the action(s).
- 4.11 Aborted inspections will incur a charge as detailed in the NFRC CPS Fee Structure.

5. Non-Compliance

- 5.1 Applicants and Registered Contractors agree that, should a failure be recorded, they will take prompt remedial action and will, within the prescribed timescale and method designated by NFRC CPS, resolve the issue. Evidence of appropriate and satisfactory corrective action must be provided to NFRC CPS for review. Any additional costs for this service will be collected via Direct Debit.
- 5.2 Where a failure occurs, the Registered Contractor's status on the Portal will be recorded as 'In Review—Technical'. Where registered works have been

submitted prior to failure, Registered Contractors will be unable to complete the works through the Portal.

- 5.2.1 When a failure occurs, the Registered Contractor will be prevented to register any further works until the failure has been rectified.
- 5.3 Where a failure is not rectified within the prescribed timescale, NFRC CPS shall issue a 14 working day final notice letter to the Applicant or Registered Contractor. In the event that no action is taken, NFRC CPS reserve the right to suspend or exclude the Applicant or Registered Contractor from the Scheme.
- 5.4 Applicants and Registered Contractors agree that where a serious failure is recorded, NFRC CPS will perform a reinspection of works. Reinspections for this purpose will incur a fee as detailed in the NFRC CPS Fee Structure.
- 5.5 In the event that two subsequent inspections reveal significant and repeated failures, NFRC CPS reserves the right to increase the Registered Contractor's risk rating. An increase to the risk rating will incur a fee as detailed in the NFRC CPS Fee Structure.
- 5.6 Where there has been a period of multiple failures, NFRC CPS may require the Contractor to undertake additional training. Failure to undertake additional training may result in termination of Registered Contractor status.
- 5.7 On completion of the inspection visit(s), should any outcome be a fail, the Applicant will receive a non-compliance notice confirming the area(s) where the Applicant fails to meet the correct criteria. The non-compliance notice will explain the remedial action(s) required and provide timescales for completion of the action(s).
- 5.8 The Applicant will be required to demonstrate the corrective action(s) that have been undertaken which, where possible, will be by submission of additional records or similar means, but may include a further site visit if appropriate to verify these actions. A further fee will be payable.
- 5.9 Where a non-compliance occurs more than twice consecutively, the Registered Contractor's risk rating will be increased by one.
- 5.10 Any works undertaken by a Registered Contractor that is identified as being out of scope of the Scheme or has been subject to an aborted inspection will not be endorsed by NFRC CPS as compliant to Building Regulations. NFRC CPS will issue notification to the property owner to such effect and it will be the responsibility of the Registered Contractor to regularise the works by way of application for a Regularisation Certificate through Local Authority Building Control (LABC) and to supply the property owner with a privately-sourced Insurance Backed Guarantee.

6. Fees and Charges

- 6.1 NFRC CPS reserves the right to amend or alter fees and charges subject to a suitable notice period.

- 6.2 Applicants and Registered Contractors agree to pay NFRC CPS the fees and charges as prescribed and published from time to time by NFRC CPS. The fee for registration covers the administrative cost involved in processing the application, assessment and inspection of the Contractor.
- 6.3 All fees and charges are subject to VAT at the applicable rate and shall be collected monthly, via Direct Debit.
- 6.4 If payment is not received by the due date, NFRC CPS reserves the right to suspend, withdraw or restrict the Contractor's right to undertake certification in accordance with the Scheme. Requests for registered works may be held, pending receipt of payment.
- 6.5 Where an Applicant or Registered Contractor fails to provide facilities for or attend an inspection visit for which reasonable notice has been given, or cancels an arranged inspection visit with less than 24 hours' notice without due reason, the Applicant or Registered Contractor shall be responsible for NFRC CPS costs as are determined and published from time to time by NFRC CPS. This also applies to aborted inspections.
- 6.6 Where an Applicant or Registered Contractor fails to meet the Scheme's assessment criteria, NFRC CPS will notify it of the observations and non-compliances, which may require further inspection or assessment. The Contractor shall be responsible for its own costs and for NFRC CPS costs for further inspections and assessments as are determined and published periodically by NFRC CPS.
- 6.7 The periodic assessment of work shall be subject to payment of the annual fee as determined and published periodically by NFRC CPS to be paid within 30 days of the date of invoice. VAT and all relevant taxes will be charged as at the date of the invoice.
- 6.9 The Direct Debit set up when registering with NFRC CPS is variable. This means that the amount may vary from month to month in keeping with the pricing structure provided at the prevailing rates, published by NFRC CPS.
- 6.10 Registered Contractors agree that a sum equal to the full amount of the annual fee may be payable in the event that the Contractor cancels their status as a NFRC CPS Registered Contractor or if NFRC CPS withdraws this status.
- 6.11 Inspection and Application Fees are non-refundable.
- 6.12 Domestic and Commercial works with a value greater than £50K will be handled on a case by case basis and will be subject to additional fees and inspection(s).
- 6.13 An increase to a Registered Contractor's risk rating will incur a fee as detailed on the Fee Structure.
- 7.2 The Registered Contractor is committed to undertake appropriate training/continuing professional development (CPD) courses and provide proof of competency, where the absence of such competencies is detrimental to the Registered Contractor's continued compliance with Scheme Requirements.
- 7.3 Registered Contractors must have a documented procedure in which complaints are recorded, acknowledged, investigated and a resolution offered to the customer. Failure to comply with this requirement constitutes an immediate audit failure.
- 7.4 The Registered Contractor agrees that they shall be responsible for ensuring the works they (and any sub-contractors they appoint) undertake are compliant with the Building Regulations, manufacturer's recommendations, applicable British Standards and any other relevant standards or regulations applicable at the time of installation.
- 7.5 The Registered Contractor is required to submit a specification relating to Domestic and Commercial works with a value greater than £50k.
- 7.6 The Registered Contractor must maintain adequate levels of Employers Liability and Public Liability insurance cover and provide evidence of cover at Renewal.
- 7.7 The Applicant is deemed to have read and understood all of the included Terms and Conditions upon submission of application.
- 7.8 Being granted Registered Contractor Status the Contractor agrees to continue to comply with the requirements of the Scheme for the period of the certification.
- 7.9 Upon Renewal, the Contractor is deemed to have accepted these terms unless otherwise communicated, in writing, to NFRC CPS.
- 7.10 All Applicants and Registered Contractors shall fully cooperate with NFRC CPS representative and any UKAS representative and grant access at all times to the premises, data and other facilities as are required by NFRC CPS to carry out the Services.
- 7.11 Registered Contractors must financial protection, such as insurance backed warranties, for a minimum of ten (10) years from the date of completion for work to dwellings, except where the client is a local authority or housing association in which case financial protection does not need to be provided but must be offered. Financial protection does not need to be offered or provided for work to buildings other than dwellings.

7. Registered Contractors' Obligations

- 7.1 Registered Contractors and Applicants agree to give notice in writing to NFRC CPS of any change in ownership or directors, trading address, legal constitution, trading or other change of title or any other significant particulars upon which Registered Contractor Status was approved.

8. Termination

- 8.1 Upon the termination of this Agreement for whatever reason any Certificate requested by a Registered Contractor will not be processed. Any Certificates that have already been processed prior to termination will not be affected by this.
- 8.2 All use of the NFRC CPS logo, as issued by NFRC CPS to the Contractor shall cease upon the termination of this Agreement.

- 8.3 Registered Contractor Status may be terminated with immediate effect by NFRC CPS as a result of:
- 8.3.1 Wilful misrepresentation of the Scheme Logo, subject to the terms of the NFRC Logo Usage Guide;
 - 8.3.2 Bringing the Scheme into dispute by failure to abide by the Scheme Rules, Terms and Conditions;
 - 8.3.3 Failure to undertake appropriate action to resolve a customer complaint, in accordance with a Contractor's complaints procedure;
 - 8.3.4 Causing, by actions, or by omission of actions, serious breaches of relevant health and safety legislation;
 - 8.3.5 Failure to maintain payment of Scheme Fees;
 - 8.3.6 Failure to provide the end-user with an Insurance Backed Guarantee for all notifiable works undertaken;
 - 8.3.7 Failure to maintain adequate standards of quality;
 - 8.3.8 Failure to maintain a reasonable standard of professional conduct when dealing with NFRC CPS employees, agents or subcontractors;
 - 8.3.9 Misuse of any NFRC CPS documentation for any reason, including breach of the NFRC CPS logo policy.
- 8.4 This Agreement may be terminated by written notice at any time by either party in the event that:
- 8.4.1 A receiver or administrative receiver is appointed in respect of the business, property or assets of either party; or
 - 8.4.2 Either party makes a composition or arrangement with its creditors or becomes subject to an administration order or ceases or threatens to cease trading; or
 - 8.4.3 Either party goes into liquidation (except for the purposes of amalgamation or reconstruction and in such manner that the company resulting there from effectively agrees to be bound by or to assume the obligations imposed under this Agreement); or
 - 8.4.4 Subject to the provisions of Section 6 above, one party giving one month written notice to the other to expire on the anniversary date of the Scheme Certificate may terminate this Agreement.
- 8.5 Termination of this Agreement will not cancel any liability or obligation owed by one party to the other that has arisen before the date of termination including the Registered Contractor's obligation to pay for services carried out by NFRC CPS but not invoiced up to that date and any obligation arising under paragraph 5.10 above.
- 8.6 Contractors who breach these Terms and Conditions and who have their NFRC CPS Registered Contractor Status terminated will be published on an ex-

Registered Contractor's list as per the rules of our licence. This list is made available to the Ministry of Housing, Communities and Local Government and other Competent Person Scheme licence holders.

9. Appeals

- 9.1 A Registered Contractor may make written representation against any decision by NFRC CPS to grant or cancel the Registered Contractor's Certification, other than for non-payment of fees. Such notice must be served in writing (admin@nfrccps.com) within ten working days of the date of notification of any disputed decision.
- 9.2 An Independent Appeals Handler will be appointed to investigate the Appeal and decide if the Appeal is/is not upheld. If this process does not resolve the matter, the appointed Independent Appeals Handler may refer the case to the NFRC CPS Oversight Committee.

10. Data Protection

- 10.1 NFRC CPS will treat as confidential any information of a confidential nature relating to the technical processes, products, data, business affairs or finance or other confidential information relating to a Registered Contractor, Applicant or end-user.
- 10.2 NFRC CPS will not at any time or for any reason, disclose or permit to be disclosed to any person, or otherwise make use of (except for the purposes of this Agreement) or permit to be made use of the above-mentioned confidential information. This obligation will not apply to information that is or shall lawfully become part of the public domain or is required to be held on the Scheme Database for use by the Ministry of Housing, Communities and Local Government.
- 10.3 NFRC CPS shall endeavour at all times to comply with the provisions and obligations imposed by Data Protection legislation.
- 10.4 A Registered Contractor shall take responsibility for obtaining the consumer's consent for their data to be shared with NFRC CPS for the purposes of issuance of the BRCC and that measures in doing so ensure such consent is freely given and informed.
- 10.5 The NFRC CPS privacy notice is located at: <https://nfrccps.com/privacy-policy/>.
- 10.6 NFRC CPS reserves the right to share pertinent information with the United Kingdom Accreditation Service (UKAS), Local Area Building Control (LABC) and the Ministry of Housing, Communities and Local Government.
- 10.7 NFRC CPS confirms that it will make available upon request (adhering to the General Data Protection Regulations (GDPR)) the following information:
 - 10.7.1 Details of CPS approvals (or parts of approvals), suspended or withdrawn;
 - 10.7.2 Confirmation that the details as outlined above have been submitted for inclusion within the Register of Competent Persons;

10.7.3 Confirmation that a complaint(s) has been received and/or investigated;

10.7.4 Upon request confirmation that an installer is in possession of NFRC CPS Certification approval, or otherwise for the Competent Persons (work types) concerned.

11. Liability

11.1 The Registered Contractor or Applicant agrees to indemnify NFRC CPS against any costs, losses, expenses or damages for which NFRC CPS becomes liable as a result of action by any third party arising out of the misuse of any Certification granted under this Agreement.

11.2 NFRC CPS will be under no liability to the Registered Contractor or Applicant for any indirect or consequential loss, expense or damages that arise out of or in connection with the provision of the Certification Services under or in connection with this Agreement, except in the case of death or personal injury.

11.3 NFRC CPS does not imply or express any warranty with respect to the Registered Contractor's product or service and assumes no responsibility for defects or failure of service. NFRC CPS shall have no liability to the Contractor for loss, damage, costs expenses or other claims arising from the provision of non-conforming products or services.

12. Applicable Law

12.1 The application and certification process shall be governed by and interpreted in accordance with English Law.

12.2 The parties submit to the non-exclusive jurisdiction of the Courts of England and Wales.

13. Guarantees and Insurance

13.1 All domestic qualifying works must be guaranteed by the Contractor for ten years. The Contractor must notify NFRC CPS of their preferred insurance provider upon registration of qualifying works. NFRC CPS will send details of the qualifying works to the Contractor's chosen insurance provider for the issuance of an insurance backed guarantee (IBG) upon completion of the registered works.

13.2 Where the Registered Contractor self-certifies works via NFRC CPS, the Contractor agrees that a written workmanship guarantee must be issued to the property owner upon completion of works.

13.3 The Registered Contractor agrees that any guarantee provided shall be for a period of ten years. Where a product/material guarantee is in place and valid for a period of longer than ten years, the Contractor must pass on the product/material guarantee to the owner. Where works involves the use of reclaimed materials, the Contractor shall guarantee these for a period of no less than ten years.

13.4 The Registered Contractor agrees that NFRC CPS's insurance partners shall issue, to the owners of notified

works, Insurance Backed Guarantees in accordance with NFRC CPS Scheme rules.

13.5 The Registered Contractor agrees that for works with a contract value exceeding £50,000, NFRC CPS will, via designated insurance providers, facilitate an offer of an insurance backed guarantee to the end customer subject to the underwriter's insurance criteria.

13.6 The Registered Contractor agrees that it shall not make any direct or indirect charge to the customer in respect of the provision of the insurance.

13.7 The Registered Contractor agrees that it shall not make use of the insurance to channel the customer down a particular product or sales-path; or enhance one product offering over another.

13.8 The Registered Contractor agrees that it shall not act as the insurer's agent; nor shall it hold itself out as such.

13.9 The Registered Contractor agrees that it shall not discuss the terms of the insurance with the customer.



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[nfrccps.com](https://www.nfrc.org.uk/nfrc-competent-person-scheme)

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