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SUBCONTRACTOR INSURANCE POLICY

Introduction

MW Fire Ltd (the Company) engages subcontractors as independent self-employed contractors to carry out installation, commissioning, servicing, and maintenance of fire alarm and associated life safety systems. These individuals and businesses are not employees of the Company and are engaged solely for the provision of their labour and skills.

This policy sets out the minimum insurance requirements the Company places on those subcontractors, the process by which compliance is verified, and the consequences of non-compliance. It supports the Company's obligations to clients, accreditation bodies, and Principal Contractors when demonstrating the legitimacy and competence of its supply chain.

1. Status of Subcontractors

Subcontractors engaged by the Company are independent contractors. They are not employees, workers, or agents of the Company in any legal sense. The Company does not control the day-to-day affairs of its subcontractors beyond what is required by legislation, health and safety obligations, and the contractual standards applicable to the site on which they are working. Subcontractors are responsible for their own tax affairs, including compliance with HMRC requirements under the Construction Industry Scheme where applicable.

The Company's own insurances do not extend to cover subcontractors. Each subcontractor is solely responsible for maintaining insurance appropriate to the nature of the work they undertake.

2. Assessment of Insurance Requirements

The insurance cover required of each subcontractor is determined by the nature of the work they undertake for the Company, assessed at the point of onboarding and reviewed annually. Not all subcontractors carry the same risk profile, and requirements are applied accordingly. Subcontractors engaged in on-site operational work, including installation, commissioning, servicing, or maintenance activities, are subject to the minimum requirements set out in **Section 3**.

Subcontractors whose engagement is entirely non-operational and carries no on-site risk are assessed individually and may be exempt from some or all of those requirements, as documented in their onboarding record.



3. Minimum Insurance Requirements

PUBLIC LIABILITY INSURANCE

All subcontractors engaged in on-site operational work must hold a minimum of £1,000,000 public liability insurance. This cover must be appropriate to the activities carried out, including working in occupied buildings, working at height, and electrical installation and testing where applicable.

Subcontractors registered and operating as a limited company are expected to hold a minimum of £2,000,000 public liability insurance, reflecting the potential for a broader scope of operations and the possible deployment of their own staff.

EMPLOYERS LIABILITY INSURANCE

Employers liability insurance is a legal requirement for any subcontractor who engages employees or workers of their own, regardless of whether those workers are deployed on the Company's contracts. The statutory minimum of £5,000,000 applies.

Sole traders with no employees are not required to hold employers liability insurance, but must notify the Company immediately if their circumstances change.

Limited company subcontractors are required to hold employers liability insurance as a condition of engagement, given the reasonable expectation that they may deploy their own staff.

PROFESSIONAL INDEMNITY AND PRODUCT LIABILITY

Subcontractors engaged by the Company provide labour only. They are not responsible for system design, specification, or technical advice, and they do not supply materials or equipment. Professional indemnity and product liability insurance are therefore not required as standard conditions of engagement under this policy.

4. Evidence of Insurance

Prior to commencing any work for the Company, each subcontractor must provide valid certificates for all applicable policies. Certificates must confirm the insured activities, the level of cover, and the policy expiry date.

The Company maintains a register of subcontractor insurance, recording the cover held, the expiry date, and the date on which evidence was last verified. Subcontractors are required to provide renewal documentation before their current policy expires.

The Company will issue a reminder to each subcontractor in advance of their renewal date. Failure to provide updated evidence by the expiry date will result in the subcontractor being stood down from active engagement until compliance is restored.

5. Ongoing Obligations

Subcontractors must maintain continuous and valid insurance throughout the period of their engagement. They must notify the Company immediately of any lapse, cancellation, material change, or reduction in cover. Working without valid insurance where it is required under this policy constitutes a breach of the subcontractor's engagement terms and will be treated accordingly.

6. Non-Compliance

Any subcontractor who fails to hold the required insurance, fails to provide evidence when requested, or allows their cover to lapse without notification will be removed from the Company's approved subcontractor register. Re-engagement will only be considered once full compliance has been demonstrated and verified.

7. Policy Review

The Managing Director holds overall responsibility for this policy. It will be reviewed annually, or sooner in the event of a significant change to the Company's subcontracting arrangements, insurance market requirements, or the expectations of clients and accreditation bodies. The subcontractor insurance register will be reviewed at the same time to ensure records remain current and complete.