

# SAFE ELECTRIC CERTIFICATE OF INSURANCE R44 FORM FOR REGISTERED ELECTRICAL CONTRACTORS

*Please read the information below before completing the R44 Form.*

The R44 Form Identifies the minimum insurance cover that all Registered Electrical Contractors (RECs) must have to maintain their registration with Safe Electric. To update the insurance record of a REC, the R44 must be completed, scanned and sent to [insurance@reci.ie](mailto:insurance@reci.ie).

This form is the property of Safe Electric, **DO NOT** attempt to recreate or amend the Certificate of Insurance R44 Form.

## **Guidelines to completing a Safe Electric Insurance Certificate R44 Form**

- All sections must be completed
- An R44 Form with incomplete fields will be deemed invalid and you will be requested to resubmit
- Any comments on the R44 form will deem the form invalid, please use the information identified below to clarify the reasoning behind each minimum standard.
- All the tick boxes must be ticked, please refrain from adding additional information to a minimum standard as it will deem the R44 form invalid.

## **EMPLOYER'S LIABILITY**

1. €13,000,000 is an industry standard for electrical cover in Ireland and the minimum that Safe Electric are prepared to accept.
2. Unnamed employee basis is an industry standard in Ireland and protects the contract in the event that employees change
3. This is an industry standard in Ireland. Indemnity to Principals ensures the contractors customer does to get involved in a claim where the contractor is legally liable.
4. There is no legal contract between Safe Electric and the ultimate consumer. As a result, a specific indemnity is required, to ensure, Safe Electric do not get involved in claims where the contractor is liable. This is a requirement under the Commission for Regulation of Utilities Criteria Document CER/16/001.
5. This condition ensures all employees engaged by the contractor are covered.
6. Territorial Limits are the area the contractor works in. As Safe Electric regulate contractors in the ROI this is the minimum area that can be allowed.
7. This condition ensures all employees engaged by the contractor are covered and is commonly available in the market
8. Safe Electric accept as a minimum, a 15-meter height limit from ground or floor level.
9. This ensures all employee are covered under the definition of employees and is freely available in the market basis is an industry standard in Ireland and protects the contract in the event that employees change.
10. This clarifies for Safe Electric that cover is in force until the stated renewal and will not be lapsed due to non-payment at a later date.
11. This is a requirement by ESB to allow any approved contractor to connect to the national grid, which is owned & controlled by ESB.
12. There is no legal contract between Commission for Regulation Safe Electric and the ultimate consumer. As a result, a specific indemnity is required, to ensure, CRU do not get involved in claims where the contractor is liable. This is a requirement under the Commission for Regulation of Utilities Criteria Document CER/16/001.

## **PUBLIC LIABILITY**

1. Some policies, particularly outside Ireland carry a lower PL limit. A PL limit of €6,500,000 is now generally considered an industry standard by most insurers and the minimum that Safe Electric are prepared to accept.
2. Occasionally this may be excluded from a policy. Safe Electric would expect this to be included as it provides the minimum level of cover
3. This is an industry standard in Ireland. Indemnity to Principals ensures the contractors customer does not get involved in a claim where the contractor is legally liable.
4. Some policies carry an Inner limit (i.e. below requirement of €6.5M). This restricts the protection to Consumers & Indeed Safe Electric and the limit of €6.5M is required for Fire & Explosion risks by all approved contractors
5. Safe Electric accept as a minimum, a 15-meter height limit from ground or floor level.
6. This condition ensures all employees engaged by the contractor are covered.
7. This would be a lower risk for Electrical Contractors as they would not generally be involved in work with Pollutants. There is, however, a risk but to reflect this lower risk Safe Electric will accept a lower limit for this exposure to accommodate both Consumers & Electrical Contractors
8. There is no legal contract between Safe Electric and the ultimate consumer. As a result, a specific indemnity is required. This is a requirement under the Commission for Regulation of Utilities Criteria Document CER/16/001.
9. This covers insured's liability from use of their premises in connection with the business. For a Sole Trader working from their own home this cover rarely exists under their property (household) policy, so to ensure the contractor and Safe Electric are protected this cover is required.
10. Liability caused by persons under the control of the insured to members of the public is standard in the market. As a standard extension a Registered Electrical Contractors should carry this cover.
11. Public Liability policies rarely, if ever, cover the making good of defective workmanship, however, it would be expected that any damage caused as a consequence of defective work would be covered as it would be reasonable for consumers to expect and receive such cover
12. Many Contractors travel between Ireland, N.I. & G.B, thus the specified territorial limits must be listed under the Public/Product liability.
13. This clarifies for Safe Electric that cover is in force until the stated renewal and will not be lapsed due to non-payment at a later date.
14. It is a requirement that any subcontractors engaged are covered under the Registered Electrical Contractors policy, the consumer will not be able to confirm if people on site are direct employees or subcontractors.
15. Generally, Electrical Contractors would not be engaged in Welding/Hot works. That said there is risk but to reflect the reduced nature of this risk, Safe Electric will accept a lower limit for this exposure to accommodate both Consumers & Electrical Contractors
16. This is a requirement by ESB to allow any approved contractor to connect to the national grid, which is owned & controlled by ESB.
17. There is no legal contract between Commission for Regulation, Safe Electric and the ultimate consumer. As a result, a specific indemnity is required. This is a requirement under the Commission for Regulation of Utilities Criteria Document CER/16/001.

## CERTIFICATE OF INSURANCE R44 FORM V8

This form must be completed by a Registered Insurance Broker or Agent or an Insurance Company licensed to issue cover in the Republic of Ireland. We hereby certify that the undermentioned Electrical Contractor holds Employers/ Public Liability Policies.

Safe Electric Registration Number of Contractor:
Name of Contractor:
Address of contractor:
Full business description (as per policy):
<b>Number of Electricians, apprentices and sub-contractors employed:</b>

Please confirm that the policy includes the following minimum standards.

<b>Employers Liability Policy No:</b> _____ <b>Insurer:</b> _____ <b>Renewal Date:</b> _____	
1) Policy provides an Indemnity of not less than €13,000,000 for any one event	Yes <input type="checkbox"/>
2) The policy is on an unnamed employee basis	Yes <input type="checkbox"/>
3) Indemnity to Principals.	Yes <input type="checkbox"/>
4) Policy extends to indemnify the Register of Electrical Contractors of Ireland Ltd and/or it's officers and/or employees and/or Board of Directors	Yes <input type="checkbox"/>
5) Policy includes cover in respect of persons engaged on any form of training or educational scheme	Yes <input type="checkbox"/>
6) Territorial limits specifically include Ireland	Yes <input type="checkbox"/>
7) Policy definitions of employees includes labour masters, gang labour, lumpers, labour only sub-contractors, selfemployed persons and persons employed by them	Yes <input type="checkbox"/>
8) Policy contains a minimum 15-meter height limit from ground or floor level.	Yes <input type="checkbox"/>
9) Policy includes employees engaged on private duties of Directors	Yes <input type="checkbox"/>
10) Is the policy current and has the premium been paid?	Yes <input type="checkbox"/>
11) Policy extends to indemnify Electricity Supply Board and and/or it's Servants or Agents in respect of negligence or alleged negligence of the Electrical Contractor relating to the Contractor signing Completion Certificates for a supply of Electricity	Yes <input type="checkbox"/>
12) Policy extends to indemnify Commission for Regulation of Utilities and/or it's Servants or Agents in respect of negligence or alleged negligence of the Electrical Contractor relating to the Contractor signing Completion Certificates for a supply of Electricity	Yes <input type="checkbox"/>

<b>Public/Products Liability Policy No:</b> _____ <b>Insurer:</b> _____ <b>Renewal Date:</b> _____	
1) Policy provides an indemnity of not less than €6,500,000 any one event for Public Liability Risks and not less than €6,500,000 and in the aggregate in respect of Public Liability	Yes <input type="checkbox"/>
2) Policy provides indemnity in respect of loss of or damage to premises temporarily occupied for the purpose of alteration, repair or maintenance thereof	Yes <input type="checkbox"/>
3) Indemnity to Principals	Yes <input type="checkbox"/>
4) Policy includes legal liability in respect of fire and explosion of not less than €6,500,000	Yes <input type="checkbox"/>
5) Policy contains a height limit at least 15 Meters	Yes <input type="checkbox"/>
6) Policy includes legal liability in respect of employees engaged on private duties of Directors <u>&amp;/or Principal</u>	Yes <input type="checkbox"/>
7) Policy includes liability in respect of pollution due to sudden and unforeseen circumstances with an indemnity limit of not less than 1,300,000 in the aggregate	Yes <input type="checkbox"/>
8) Policy extends to indemnify Register Of Electrical Contractors of Ireland and/or it's officers and/or employees and/or Board of Directors	Yes <input type="checkbox"/>
9) Policy includes legal liability cover in respect of any premises owned, occupied, tenanted or rented by the insured	Yes <input type="checkbox"/>
10) Policy definition includes liability in respect of labour masters, gang labour, lumpers, labour only sub-contractors, self-employed persons and persons employed by them including persons engaged on any form of training or educational scheme	Yes <input type="checkbox"/>
11) Policy includes cover in respect of the consequences of defective workmanship	Yes <input type="checkbox"/>
12) The Territorial limits specifically include Ireland, Northern Ireland, Gt. Britain, Channel Islands and Isle of Man.	Yes <input type="checkbox"/>
13) Is the Policy current and has the premium been paid?	Yes <input type="checkbox"/>
14) Policy includes liability of sub-contractors	Yes <input type="checkbox"/>
15) Policy includes liability in respect of the use of Welding and/or Blow Lamp equipment with an indemnity not less than €1,300,000 in the aggregate	Yes <input type="checkbox"/>
16) Policy extends to indemnify Electricity Supply Board and/or it's Servants or Agents in respect of negligence or alleged negligence of the Electrical Contractor relating to the Contractor signing Completion Certificates for a supply of Electricity	Yes <input type="checkbox"/>
17) Policy extends to indemnify Commission for Regulation of Utilities and/or it's Servants or Agents in respect of negligence or alleged negligence of the Electrical Contractor relating to the Contractor signing Completion Certificates for a supply of Electricity	Yes <input type="checkbox"/>

Signature: \_\_\_\_\_  
 Name (in capitals): \_\_\_\_\_  
 Status: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Name & Address of Insurance Company, Broker or Agent

**Insurance Company's or  
 Broker's or Agent's Stamp**

