

BUILDER CHECKS RECORD

The checks you made on a builder before hiring — identity, address, insurance, schemes, references, red flags

FOR YOU TO KEEP

KD-HM-BC-003 Rev A0

Use one form for each builder you are thinking of hiring. Record what you checked, where and when. Check things for yourself on the official website or register — not on the builder's word, a logo on a van or a website, or a link the builder sends you. Keep the form with your quotes (KD-HM-QC-004) and your contract. If a builder will not let you make these checks, that tells you something too. Anyone can call themselves a builder: the Federation of Master Builders says there is no single qualification or licence a builder must hold.

ABOUT THIS DOCUMENT

- General information, not advice. This explains in general what the law says in England and Wales. It is not legal advice about your own situation, and filling it in cannot promise any result.
- Get help early. For your own situation, speak to a solicitor, or to the Citizens Advice consumer helpline on 0808 223 1133 (or 0808 223 1144 for a Welsh-speaking adviser), Monday to Friday 9am to 5pm (in Scotland, Advice Direct Scotland on 0808 164 6000; in Northern Ireland, Consumerline on 0300 123 6262). For anything to do with a shared wall, speak to a party wall surveyor.
- Where it applies. Written for England and Wales. For consumer advice in Scotland contact Advice Direct Scotland on 0808 164 6000, and in Northern Ireland Consumerline on 0300 123 6262 (numbers as given by National Trading Standards).
- KubitDocs does not check, vet or recommend builders. This form helps you record your own checks. No check, and no scheme membership, can promise that work will be done well.

1 THE BUILDER, AND HOW YOU FOUND THEM

BUSINESS NAME		TRADING NAME (IF DIFFERENT)	PERSON YOU DEALT WITH
LANDLINE	MOBILE	EMAIL	WEBSITE
☐ Sole trader	☐ Partnership	☐ Limited company	☐ LLP
☐ Not sure			

How did you find them? Tick all that apply.

- | | |
|--|--|
| ☐ Recommended by someone I know who used them | ☐ Online search, review site or platform |
| ☐ Found on a scheme or trade body's own website | ☐ Leaflet, advert or van |
| ☐ A council or Trading Standards trader scheme | ☐ They came to my door or phoned me without being asked |

WHO RECOMMENDED THEM, OR WHERE YOU FOUND THEM

CAME TO YOUR DOOR?

If the builder came to your door or phoned you without being asked, take extra care: do every check on this form before agreeing to anything, and do not agree to work on the doorstep. A trader who falsely says a price or offer is only available for a short time, to rush your decision, is using a practice the law bans in all cases (Digital Markets, Competition and Consumers Act 2024 Schedule 20 para 7). So is a trader ignoring your request to leave your home or not to come back, except where and so far as that is justified to enforce a contract (para 27).

2 WHO THE BUSINESS IS

If the builder says it is a limited company, look it up on the free Companies House service (find-and-update.company-information.service.gov.uk). It shows the registered address, the date the company was set up, its current and past directors, and any insolvency information. Check that the name and number on the quote match. You can also search the gov.uk registers of disqualified company directors and of bankruptcy and insolvency.

REGISTERED COMPANY NAME	COMPANY NUMBER	STATUS SHOWN	DATE SET UP
DIRECTORS SHOWN		REGISTERED OFFICE ADDRESS	
☐ The name and number on the quote match Companies House		☐ Disqualified directors register searched	
☐ No insolvency information shown		☐ Bankruptcy and insolvency register searched	
SOLE TRADER OR PARTNERSHIP: FULL NAME OF EACH OWNER	DATE OF THESE CHECKS	ANYTHING THAT DID NOT MATCH	

3 ADDRESS

BUSINESS ADDRESS THEY GAVE	DATE CHECKED

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continued

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- ☐ I visited the address, or saw work in progress there
- ☐ It matches their letterhead, quote and invoices
- ☐ It matches the Companies House registered office

- ☐ I called the business on a number I found myself, not only the one they gave
- ☐ I could not verify the address

4 INSURANCE SEEN

Ask to see the insurance certificates and check the dates: a policy that runs out before the job finishes does not help. Public liability insurance covers injury to other people and damage to other people's property, as the policy sets out — ask what it excludes, for example damage to the part of your home being worked on. A business that employs people must by law insure against injury or disease to its employees, with an authorised insurer (Employers' Liability (Compulsory Insurance) Act 1969 ss.1 and 2); gov.uk says the cover must be at least £5 million, and that the law does not require it where the only employees are close family members of the employer; if the builder is a limited company, ask to see the certificate anyway. Contractors' all-risk insurance covers the work itself until it is finished. Professional indemnity insurance matters if the builder designs anything.

INSURANCE	SEEN	INSURER	POLICY NUMBER	COVER	EXPIRY DATE
Public liability	☐				
Employers' liability (if they employ anyone)	☐				
Contractors' all-risk (the work in progress)	☐				
Professional indemnity (if they design)	☐				
Insurance-backed guarantee or deposit protection offered	☐				

5 SCHEMES, TRADE BODIES AND REGISTERS

Check membership yourself on the scheme's or register's own website, not by clicking a link the builder sends. A trader claiming to have signed up to a code of conduct when it has not, or showing a trust or quality mark without authorisation, is banned in all cases (Digital Markets, Competition and Consumers Act 2024 Schedule 20 paras 1 and 3). For work that needs building regulations approval, a competent person scheme installer can certify the work — check them on the Competent Persons Register or the Electrical Competent Person Register for that type of work. Citizens Advice says gas work must be done by a Gas Safe registered engineer. Membership is a check worth making, not a promise about the work.

SCHEME OR REGISTER	WHAT THEY CLAIM	CHECKED WHERE, AND WHEN	RESULT
Trade body or quality scheme they say they belong to			
Competent person scheme for this type of work (e.g. windows, electrics, heating)			
Gas Safe Register (any gas work)			
Council or Trading Standards trader scheme (checked on the scheme's own website)			
Other registration they mention (e.g. waste carrier)			

6 REFERENCES AND PAST WORK

Ask for two or three recent customers who had similar work done, and speak to them yourself — a written reference on its own proves little. If you can, see the finished work.

CUSTOMER	PHONE OR EMAIL	JOB AND WHEN	SPOKE ON	SAW WORK?	WHAT THEY SAID

ONLINE REVIEWS YOU READ

7 RED FLAGS

Tick any you noticed. One on its own may have an explanation — ask about it — but several together are a reason to stop.

- ☐ Came to the door or phoned without being asked, offering work
- ☐ Pressure to decide today, or a price "only for today"
- ☐ Only a mobile number; no address you could check
- ☐ Would not put the quote or contract in writing
- ☐ Wants cash only, or most of the money up front
- ☐ Would not give references or show past work
- ☐ Could not show insurance, or it has run out
- ☐ Scheme or trade body membership you could not find
- ☐ Price far below other quotes — may not be for the same work
- ☐ Said no permission, building control or party wall notice is needed, without checking
- ☐ Asked for payment to a personal account, or changed bank details by text or email
- ☐ Name, address or company details did not match

WHAT YOU NOTICED

IF SOMETHING IS WRONG

- You can ask a trader to leave your home at any time. If you feel in danger, call 999.
- To report a suspected fraudster: in England and Wales, Report Fraud on 0300 123 2040; in Scotland, Police Scotland on 101; in Northern Ireland, Report Fraud on 0300 123 2040 (as given by National Trading Standards).
- To report a trader to Trading Standards, contact the Citizens Advice consumer helpline on 0808 223 1133 (or 0808 223 1144 for a Welsh-speaking adviser).

8 DECISION

- ☐ I will ask this builder to quote or go ahead
- ☐ I need to make more checks first
- ☐ I will not use this builder

WHY

9 CHECKS MADE BY

I made the checks recorded above myself, on the dates shown.

HOMEOWNER — PRINTED NAME

SIGNATURE

DATE

R REVISION HISTORY

Every revision of this document, and every review that found nothing to change. The revision on the front of this sheet is the one you are holding — check kubitdocs.com for the current one before use.

Rev	Date	Class	What changed	Authorised by
D0	2026-09-14	first-issue	First issue.	— not yet approved —
A0	2026-09-14	review	Approved for issue by the author. Content unchanged from the reviewed draft; the draft status strip is removed. No independent third-party review has been carried out.	Author — director, UK principal contractor, SMSTS. Not an independent review.

Class: first-issue · material (the law, a control, a field or the scope changed — past buyers are notified) · editorial (wording or layout only) · review (checked, nothing changed) · withdrawal. Revision prefix D = draft, not approved and not for sale; A = approved for issue by the person named, on the date shown.