Technical audits for **building insurance**

SOCOTEC

your partner in risk management

You wish to take out long-term insurance against any defects that could damage the structure, façade and roof of your building.

For this specific type of cover, insurers need reassurance that the construction is fit for purpose and has been designed and built in accordance with "reasonable" standards.

They therefore require the services of a recognized or approved technical auditor that understands the implications of long-term or ten year insurance policies as well as the insurer's needs in terms of risk assessment.

Socotec has been recognized for almost 50 years by the leading insurers and reinsurers for its expertise and independence in this field.

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Socotec, support at each stage of the project

Scheduled to be carried out before work begins, intervention usually comprises 4 phases:

- **Design:** After reviewing the overall design of the project, Socotec submits a report to the insurer (Preliminary Risk Report) which defines the level of risk to be covered. The review consists of validating the design assumptions, analyzing the feasibility and risks, identifying any "sensitive" areas, and scheduling the inspections and checks.

- **Implementation plan:** Socotec checks that the project, as defined in the plans and using the proposed products, will be able to perform its intended function while providing acceptable safety factors.

  This is based on approximate calculations made alongside and independently of the consultant.

  Major risks and repetitive risks are assessed in detail.

  The insurers are only informed at this stage if the risk has changed in relation to the preliminary report.

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- **Implementation:** Socotec checks that the design assumptions correspond to the actual conditions on site, that the works and products match the approved documents, and that the builders have a properly functioning quality system. Again at this phase, the insurers are only informed if the risk (e.g. an outstanding non-conformity) has changed in relation to the preliminary report.

- **Acceptance:** On completion of works and, if necessary, after taking part in the acceptance tests Socotec submits the final report to the insurers (Final Works Report).

  This document summarizes the findings or any reservations from each phase of the project and provides Socotec's final appraisal of the completed project. The provision of the insurance policy rests on the content of this report.

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Socotec's role

Our goal is not to duplicate the design or supervisory functions of your appointed Consultant or Architect.

Nor do we aim to cause delays to your project. Under normal conditions, Socotec does not interfere in any way with the progress of the build and site visits are only intended to check compliance with the approved plans and documentation. Any design problems should already have been resolved during the design assessment phase.

In this field, Socotec assumes the role of an auditor: to approve the construction specifications and ensure they are correctly implemented at a later stage. The independent technical assessments we draw up for the insurers can also make a positive contribution to the development of your project.

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