Plumbers, Gasfitters and Drainlayers Board

Insurance and self-certification

What to check before you apply

Self Certification

Why insurance matters

Even experienced plumbers and drainlayers can have things go wrong. Insurance helps protect you and your customers if a problem turns into a claim.

Self-certification means extra responsibility

You must have and maintain appropriate insurance for the work you intend to self-certify. You will declare this when you apply for endorsement.

Your simple 3-step check

1 Talk first

Speak with your insurer, insurance broker or employer before you apply.

2 Explain the work

Tell them you intend to self-certify plumbing or drainlaying work.

3 Confirm cover

Check your insurance suits the type, scale and value of work you will certify.

Who should I talk to?

Sole trader
Talk to your insurer or broker about your own cover.

Business owner
Review your business or company insurance arrangements.

Employee
Talk to your employer and confirm company insurance covers you.

Before you apply

- ✓ I have talked to my insurer, broker or employer.
- ✓ They understand I plan to self-certify work.
- ✓ I understand any limits, exclusions or conditions.
- ✓ I can maintain insurance while endorsed.
- ✓ I can provide evidence if the Board asks.

What the Board does not do

The Board does not approve insurance products, recommend insurers or tell you what level of cover to buy.
Your insurer, broker or employer is best placed to help you decide what is appropriate for your circumstances.

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Insurance basics made simple

Use this when talking with your insurer, broker or employer

Self Certification

Insurance words to know

Policy
Your insurance agreement. It explains what is and is not covered.

Premium
The amount you pay to keep your insurance active.

Claim
A request to your insurer for help when something has gone wrong.

Excess
The amount you pay yourself before insurance cover applies.

Sub-limit
A maximum amount payable for a particular type of claim.

Exclusion
Something your policy does not cover.

Extension
Extra cover that may be included in your policy.

Common types of cover

Public liability

A simple way to think about it: physical work risk.

May help cover:

- ✓ Accidental damage to someone else's property
- ✓ Certain injuries where ACC does not provide cover
- ✓ Legal and defence costs

Usually does not cover:

- × Injury to employees
- × Damage to your own property
- × Injuries covered by ACC

Professional indemnity

A simple way to think about it: advice or judgement risk.

May help cover:

- ✓ Negligent or misleading advice
- ✓ Design, specification or certification issues
- ✓ Legal and defence costs

Usually does not cover:

- × Intentional damage
- × Fraud or dishonesty
- × Many bodily injury or property damage claims

What to say when you call
"I am applying for a self-certification endorsement. Does my current insurance cover the work I will certify, and are there any limits or exclusions I should know about?"

If a claim happens
Follow your policy. Contact your insurer or broker promptly. Do not admit liability before getting insurance advice.

Stopping work later?
Ask about run-off insurance. It may protect you for claims about past work after you retire, stop trading or sell a business.

General information only. This guide is not legal, insurance or professional advice. Check your policy and talk to your insurer, broker or employer about your own circumstances.