

Media Outlet: *Saga.co.uk*

Date: 12.08.13

DUU: 5,000

URL: <http://www.saga.co.uk/money/experts/use-tradesmen-you-can-trust.aspx?pid=mn>



How to make sure you use tradesmen you can trust

By Holly Thomas , Monday 12 August 2013

Homeowners are being warned that employing a rogue trader could cost them a fortune as millions of consumers allow cowboys through their door every year.

More than 6.2 million people have employed a cowboy trader in the past five years, resulting in £3.7 billion being paid out to rectify botched jobs.

Some 82% of people said they would trust the opinion of a friend or family member when it came to choosing an electrician, with only a fifth (17%) saying they would check that person's reputation.

The research from NICEIC, which represents electricians, reveals that only two in 10 homeowners (19%) would check for ID when a tradesman arrives at their door, while more than a third (34%) admit they don't check at all.

This warning comes in the wake of the [Government's announcement that it is launching a new war on unscrupulous traders.](#)

Under new rules, victims will have 90 days to cancel the purchase and get a full refund. They could even get some money back after the deadline. There will be a new right to claim compensation for alarm or distress caused.

The measure is particularly aimed at protecting pensioners, who are often targeted by unscrupulous doorstep salesmen.

Tony Cable, a spokesperson for NICEIC, said: "Our message is simple – ask and double check, always find out for yourself that the tradesman at your door is who they say they are. By not checking out a tradesman, consumers could be inviting in a rogue and costing themselves a fortune if a bodged job needs to be put right."



Make sure tradesmen are reputable and reliable before they come calling

Media Outlet: *Saga.co.uk*

Date: 12.08.13

DUU: 5,000

URL: <http://www.saga.co.uk/money/experts/use-tradesmen-you-can-trust.aspx?pid=mn>



Who to trust?

If you don't find anyone who can recommend a good company for what you need, there is help at hand.

Check whether your local authority operates an "assured trader" scheme. These list tradesmen approved by the local trading standards service. The Office of Fair Trading lists assured trader schemes at oft.gov.uk.

The Government-backed TrustMark scheme (trustmark.org.uk) helps consumers find reputable tradespeople. It issues a set of minimum standards for trade bodies and their member firms.

Members include general builders, electricians, heating engineers, plumbers, glaziers, damp-proof specialists, roofers and fence installers.

At RatedPeople.co.uk you can post the work you need to be done and three traders should contact you with a quote for the job. If they have secured previous work through the site, you can read customer reviews.

Know your rights

Under the Supply of Goods and Services Act 1982 any building or decorating work should be done using reasonable care and skill, with materials of satisfactory quality that are fit for purpose and as described to the client, within a reasonable time.

If a builder or decorator fails to meet any of these conditions they will be in breach of contract.

Paying for work on your credit card can provide added protection. Under Section 75 of the Consumer Credit Act 1974, a credit company can be equally liable along with the builder or decorator for any breaches of contract as long as the bill is more than £100 but not more than £30,000.

Media Outlet: *Saga.co.uk*

Date: 12.08.13

DUU: 5,000

URL: <http://www.saga.co.uk/money/experts/use-tradesmen-you-can-trust.aspx?pid=mn>



Top tips

- Don't be tempted to pay cash for a "discount" - it often costs more in the long-run.
- Get three detailed, written quotes before getting someone to start work.
- Make sure you and the contractor both sign a home improvement contract before work begins.
- Beware of handwritten and vague documents that don't go into detail and contractors that ask for money up front.
- Ask to see the contractor's insurance-backed guarantees and public liability cover.
- Be wary of traders that cold-call. While they might have made a nice job of their business cards at the printers, it does not automatically mean they will do a good job in your home.