Insurance Guide for ECO Installers: What You Need & Why It Matters

As an ECO4 (Energy Company Obligation) installer, you play a critical role in helping the UK reduce energy usage and tackle fuel poverty. Whether you're fitting insulation, solar panels, heat pumps, or ventilation systems, you operate in a high-compliance, high-risk space — and your insurance needs to reflect that.

Unfortunately, many ECO contractors are misinsured, leaving themselves exposed to serious financial and regulatory risks. This guide breaks down what you really need, why you need it, and the common mistakes to avoid.

Who This Is For:

- ECO4 Installers (solid wall insulation, loft, underfloor, etc.)
- Retrofit Coordinators & Designers (PAS 2035)
- Surveyors & EPC Assessors involved in pre-installation assessments
- Renewable energy installers (solar, heat pumps, etc.)
- Companies working under TrustMark or local authority schemes



The Insurance Cover You Really Need

1. Public Liability Insurance (PL)

Why? To cover claims if someone is injured or their property is damaged due to your work (e.g., damaged walls, scaffolding falls).

Required for on-site works and a minimum requirement for most contract work.

2. Employers' Liability Insurance (EL)

Why? Legally required if you employ anyone (even subcontractors in some cases). Covers workplace injuries.

You can be fined £2,500 per day without this.

3. Professional Indemnity Insurance (PII)

Why? This is often misunderstood. If you're involved in designing, specifying, or coordinating retrofit works (e.g., PAS 2035), you are professionally liable if something goes wrong — even if you didn't install it.

Many installers wrongly take out PII cover only as energy assessors, which often excludes retrofit design or risk modelling.

Retrofit designers & coordinators must have tailored PII to meet compliance.

4. Contract Works / Contractors All Risks (CAR)

Why? Covers the value of works in progress, materials on-site, and damage before completion (e.g., flood ruins insulation before sign-off).

5. Tools & Plant Cover

Why? Protects valuable tools and machinery on-site, in vans, or in lockups.

6. Legal Expenses

Why? Covers contractual disputes, employee issues, or investigations by trading standards or TrustMark.

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Common Insurance Mistakes in the ECO Industry

Mistake 1: Insuring as "Energy Assessor" Only

Many installers assume that registering as an "Energy Assessor" is enough. But this usually only covers EPC reports — not design liability or physical installation.

Fix: Get PII that includes retrofit design, coordination, and material specification.

Mistake 2: Using Domestic Installer or Plumber Policies

These often exclude PAS 2035 or TrustMark-related work, and won't satisfy funders or LA frameworks.

Mistake 3: No CAR or Stock Cover

If materials are damaged before installation is complete, most PL policies won't help.

Fix: Include Contract Works and Goods in Transit where needed.



Why Work With Qudos?

We specialise in complex construction and retrofit sectors, and understand how ECO-funded businesses operate. We:

- Work with installers, assessors & retrofit coordinators
- Offer combined packages for PL, EL, and PII
- Guide new businesses through compliance
- Help contractors meet TrustMark and LA framework criteria
- Support claim handling and documentation

Get the Right Cover

If you're unsure whether your current insurance meets ECO4 standards, let us review it — no obligation. We'll explain exactly what you need based on your role, risk, and contract obligations.

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