

## Reflective account 4

Having looked through previous reflective accounts and the feedback received from my mentor, questions were raised that I would not have considered working in a small family business. Working in a larger company with a greater commercial presence, there would be a different focus. I have reflected on some of these questions to provide clarity.

*Heritage and Design Limited* is a Limited Company, registered at Companies house in 2005 then known as Strathaven Design Services Ltd. The name was changed when the focus of the business moved towards specialist advice on traditional construction.

*Professional Indemnity Insurance* is obtained annually and is dependent on the scope and type of work and value of the contracts that we are expected to become involved in. As John is the only person currently qualified to undertake the work, the number of surveys undertaken each week is limited to ensure the quality of reports which is also reflected in the PII cover. The currently PII has a limit of £250,000 per claim.

Whilst enquiring about PII I came across the need for *Employer's Liability*, (Compulsory Insurance) Act 1969. As the company effectively employs both John and myself, I need to confirm if this is also a necessary requirement for a small business with the only employees being directors. John confirmed during a discussion that he has never been offered Employer Liability Insurance when renewing his PII. Further investigation has confirmed there is a requirement to obtain this additional insurance, irrespective of company size. Although further reading clarified the company is exempt due to employing family members.

"This Act shall not require an employer to insure—

(a) in respect of an employee of whom the employer is the husband, wife, [F1](#) civil partner, father, mother, grandfather, grandmother, step-father, step-mother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister; or" (Gov UK, 2020)

### Equipment Training:

I have received training in some of various pieces of equipment but do not consider myself to be proficient which will develop through time and multiple uses. When a specialist piece of equipment is to be used on site, I either use it supervised or watch closely when it is being used such as a borescope or calcium carbide meter. Training in the use of equipment is provided by John, prior to site visits, with supervision provided during the survey to ensure it is used correctly and the quality of the measurements/findings are appropriate. My preferred learning style is kinaesthetically so I understand better by being shown how to work something and using it, instead of reading an instruction manual that often requires more technical knowledge than I have.

Due to the size of the business, the preference is to carry out individual surveys and provide detailed reports. If requested, there is the ability to provide specialist advice for larger projects, such as a recent Passivhaus project in an 1890's sandstone tenement, where collaboration was undertaken to establish the condition of the building as the project was being developed. Project work is generally avoided due to the time constraints and to allow flexibility for domestic clients who generally have pressing timescales.

As a student I am not expected to work alone but expect, once my training is complete, although I will also be obtaining CPD to broaden and reinforce my knowledge, I will be able to undertake some surveys autonomously.

(Word count 513)

### References

GOV.UK. 2020. *Employers' Liability Insurance*. [online] Available at: <<https://www.gov.uk/employers-liability-insurance>> [Accessed 2 April 2020].

2020. *Employers Liability (Compulsory Insurance) Act 1969*. Health and Safety Executive.