

WORKING WITH ARTISANS

How would you know if the person you invited into your home was a wolf in sheep's clothing? It's difficult – that's why we have produced a checklist to reduce the risks and help you make the right choice of artisan.

For a more detailed information visit website: <https://www.artisancentral.fr/customers/working.with.artisans.php>



1. RECOMMENDATIONS: do not rely solely on the recommendations of others, undertake your own checks on the artisan which could include:

- Reading customer reviews.
- Checking business insurance certificate(s).
- Requesting customer references and photographs of recent work.
- Checking the SIRET number.
- Viewing examples of the artisan's work in person, wherever possible.
- Checking references for yourself.
- Entering their business name in a Google search.

Risk: Friends or neighbours may not be aware that an individual has a bad reputation, is working illegally or is uninsured. Shoddy work may not be apparent until months or even years later.



Artisan Central members are proud to share their customer reviews and photographs of their work.



2. BUSINESS REGISTRATION: a legally registered artisan will have a unique 14-digit SIRET number issued by the Chambre de Métiers or Chambre de Commerce. Check the SIRET number on: www.societe.com to ensure it matches the details given, is currently registered and to check the main activities the business is registered to undertake.

Risk: It is the home owner's responsibility to ensure artisans working for them are registered – there are severe penalties for home owners found employing unregistered individuals. The trade bodies do not ask for business insurance so a valid SIRET number does not indicate an artisan has cover in place. False SIRET numbers are not uncommon, so do check them.



Artisan Central members have a valid SIRET number and third party business liability as a minimum.



3. THIRD PARTY BUSINESS LIABILITY: if there is a risk of damage to property or injury through their work, the artisan should have Responsabilité Civile Professionnel (third party business liability) cover in place.

Risk: If an artisan does not have this cover, the home owner may find themselves liable if something happens.



Artisan Central members have third party business liability cover.



4. ASSURANCE DÉCENNALE: Assurance Décennale (insurance) is intended to cover an artisan's liability in the event of problems with their work during the guarantee period. The requirement to have this cover depends on an artisan's trade, the services they offer and whether the work could potentially affect the structure of a new or existing building or make it unfit for use. Since 2016 it is law for all building contracts to include a statement of insurance and this information must be attached to client invoices and devis (quotes).

If the artisan has Assurance Décennale, ask for a copy of their insurance certificate and check the following:

- The certificate is in date. Ideally the certificate will be dated within the last 3 months, if not ask the artisan to provide a more up to date certificate.
- The policy covers the scope of the proposed work and the estimated total cost.
- The cover enables the artisan to sub-contract, where applicable.

If you are going to be undertaking a large and costly project, is it worth considering a 'dommages ouvrage' policy to protect your interests and ease future sale of the property within the first ten years....speak to your insurance provider. If in doubt about insurance matters, contact the artisan's insurance company or seek professional advice.

Risk: If an artisan fails to declare all their business activities to their insurers, any additional activities will not be covered by their policy. If you are considering employing an artisan who does not have Assurance Décennale, you should weigh up the risks: consider how difficult and costly it could be to put right work that goes wrong and the potential difficulties in selling the property at a late date. If in doubt seek professional advice.



Artisan Central members have Assurance Décennale if their services require it.



5. CREDENTIALS: genuine artisans will happily produce their business identification card (carte professionnelle), insurance certificates, customer references and photographs of their work.

Risk: if the artisan seems reluctant to provide any of these, alarm bells should ring!



These items form part of Artisan Central's pre-membership checks; if an artisan cannot produce any of these items, membership will be refused.



6. DEVIS: for larger projects obtain at least three written devis (quotes). Once signed by both parties, a devis is a legally binding document. Ensure you understand the contents fully before committing. Consider if the devis is sufficiently detailed, does it cover the scope of the work, is there a clear payment schedule, does it state what level of deposit is required, an agreed start date and duration of the work? Does it contact the artisan's registered address, SIRET number and minimum insurance policy details?



Artisan Central members will provide a written devis on request.



7. KEEPING RECORDS: problems with work may not be evident until much later so keep a record of key conversations with your artisan, photographs of work before, during and after, copies of devis, invoices, payments made, appliance guarantees, insurance policies etc.

Artisan Central is an online directory of pre-checked, highly skilled artisans working throughout France – artisans you can trust. For more detailed advice about working with artisans and to view our member profiles visit:

<http://www.artisancentral.fr/>