

TRADIES RISK MANAGEMENT CHECKLIST

Use this checklist to lower the odds of some of the most common risks faced by tradies happening to you.

Name: _____ Date: _____

ASSETS

Yes No

TOOLS & EQUIPMENT

Are these engraved with your phone number?

Are they stored securely (eg. a Van Vault or other secure storage box), both in your vehicle and on site? [Click here for more info](#)

Can they be located if stolen (eg. via an Orchid GPS chip)? [Click here for more info](#)

Do you have an asset register with details of the items, cost, serial number etc? [You can use a simple spreadsheet or an app like Hoist.](#)

Are phones, tablets and computers password protected, backed up and is the virus protection up to date? You can assess your cyber risk using this simple online tool: [NZI Cyber Risk Assessment.](#)

Are they insured? [You can get an instant quote for full replacement cover here.](#)

VEHICLES

Do they have alarms/immobilisers installed?

Do they have fire extinguishers? [Click here for more info](#)

Are they parked securely overnight (eg. off street)?

Are they visible during the day while you're on site?

Are trailers secured with a towbar lock or wheel clamp? [Click here for more info](#)

Have you checked all drivers have a valid license?

Are they insured for the right amount? [You can get an instant quote for market value cover here.](#)

CONSTRUCTION SITES

Are all sites securely fenced?

Are tools removed from site each day?

Are materials and appliances installed as soon as they're delivered (not left sitting around on site for days)?

Have you ensured existing structures are protected from damage in the event of an unexpected storm/rain event?

Are proper briefings given to all contractors working at the site?

Are cameras or alarms needed to prevent theft/vandalism?

Do you have measures in place to ensure waste and site run off does not discharge into stormwater systems or waterways?

Are staff trained on how to handle/clean glass? [Click here for more info](#)

If you're working at remote sites, are fire prevention and fire fighting measures in place (eg. an accessible water supply, pumps and extinguishers)?

Are the works insured for the correct amount and through until practical completion, including any existing structures on site? [You can get an instant quote for contract works insurance here.](#)

YOUR BUILDINGS

Do you have fire/smoke alarms and/or sprinklers (and have they been serviced)?

Do you have fire extinguishers (and have they been serviced)? [Click here for more info](#)

Are battery units stored and charged safely (ventilated, away from flammable materials and using approved chargers)? [Click here for more info](#)

Do all doors and windows have security locks?

Are valuables stored in a safe?

Have you had an electrical safety check in the last 12 months?

Have fences and gates around yards been inspected and reinforced where necessary?

GENERAL

Are there other assets you own that need to be reviewed?

Are there other risks specific to your assets that you need to take into account?

HEALTH & SAFETY

Are your policies up to date?

Are you complying with your obligations as a PCBU?

Do you conduct an audit of your procedures & processes every 12 months?

Are staff adequately trained?

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THIRD PARTY PROPERTY

When you work on or around property owned by other people, do you take the proper precautions to prevent damage or loss to it?

If you perform hotwork (eg. welding, torching on membranes, grinding/cutting etc) are the right precautions being taken and processes followed in compliance with best practice/standards?

If you're digging, do you always check plans, contact the Council and comply with best practice/standards to make sure there are no underground services nearby?

Are the subbies you work with competent, experienced and properly briefed before attending your jobs?

LEGAL & CONTRACT COMPLIANCE

Are you supplying your residential building clients with the proscribed checklist and disclosure statements if the total job is worth more than \$30k (incl GST) or on request? [Click here for more](#)

Are you using a written contract in all cases (legally required if the job is worth more than \$30k)?

Do your contracts comply with the minimum terms required under the Building Act? [Click here to see them.](#)

Are you complying with your obligations under law, such as:

- Companies Act
- Building Act
- Health & Safety at Work Act
- Fair Trading Act
- Resource Management Act

Do you fully understand the terms of the contracts you have entered into (or sought advice if you don't)?

Are all contract variations agreed in writing?

Do you have a legal adviser you can rely on? [Click here to find a lawyer.](#)

STAFF/EMPLOYMENT/HR

Do you have your HR essentials right? These include:

- Employment agreements that are legally compliant
- Job descriptions/schedule of duties for each employee
- Employment & health & safety policies are well documented and communicated

Do you have an HR adviser you can rely on? If not, try Leigh at [Tradie HR.](#)

QUALITY CONTROL & COMMUNICATION

Do you have a robust construction/project management process in place to minimise errors? Tools such as www.nextminute.com can help.

Do you have a clear communication plan for dealing with clients?

Do you have quality control staff (such as an experienced foreman on site) to ensure work is completed to the right standard?

GENERAL

Are there other liabilities that you face that need to be reviewed?

FINANCIAL

Yes No

FINANCIAL POSITION

Do you have a good understanding of what financial measures are important to a business? [Click here for a quick business finance self assessment.](#)

Do you review your business' financial position against key indicators at least monthly?

Do you use specialist software to manage your accounts? For example: www.xero.com.

Do you have an experienced bookkeeper managing your accounts?

Do you sit down with your accountant at least once a year to review your business performance?

QUOTING & PRICING

Do you use an experienced QA or pricing software when tendering/quoting for work?

Do you back cost all your jobs?

CREDIT CONTROL & CASH FLOW

Do you have a cash flow forecast? [Click here for more info from business.govt.nz](#)

Do you have a robust credit control process, so that overdue accounts are followed up immediately?

Do you invoice regularly (eg. immediately upon completion of a job or at frequent milestones)?

Do you use Construction Contracts Act compliant payment claims when invoicing clients? [Find out more here](#)

Do you undertake credit checks on all customers?

Do you understand the terms & conditions of your suppliers (or sought advice if you don't)?

GENERAL

Are there other financial risks you face that need to be considered?

PERSONAL/FAMILY/HEALTH

Yes No

INCOME PROTECTION

Do you fully understand how ACC covers you (eg. how it calculates the compensation you're entitled to)? [Check the ACC calculator here](#)

Do you have insurance in case you're unable to work due to illness? [Click here to request a review](#)

HEALTH/TRAUMA

Do you have health insurance in case of a major medical event? [Click here to get a quote](#)

LIFE

Have you taken steps to protect your family's financial security if you die? [Click here to enquire](#)

KIWISAVER

Are you contributing to a retirement account? [Click here to get started](#)

GENERAL

Are there other life/personal risks that you face that need to be considered?

*This document is intended to be a guide and is not a comprehensive list of all the possible risks a trade business may face. In addition to these general tips you should consider other risks specific to your particular circumstances.