



SAVA Certification Scheme

For Home Inspectors

Scheme Rules

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1. Personal and Professional Standards

A. The purpose of these rules is to set out the standards of professional conduct that are expected of Members of the Scheme so as to promote best practice by Home Inspectors, and confidence in the integrity of the Scheme and its Members. These rules apply to the conduct of Members when carrying out Home Condition Reports, and or Energy Performance Certificates. Members preparing Energy Performance Certificates are also deemed to be bound by the NHER DEA Accreditation Scheme Code of Practice, which includes Rules/Inspection and Reporting Requirements, see Appendix 2.

B. Members must at all times:

- (i) Act with integrity,
- (ii) Be honest and trustworthy,
- (iii) Be open and transparent in their dealings
- (iv) Disclose to the Scheme any or all of the following matters:
 - (a) that they have been charged or convicted of a Criminal Offence in the UK or elsewhere,
 - (b) that they have been referred for a disciplinary hearing by another Certification Scheme or similar body,
 - (c) that a disciplinary allegation has been found proved by another Certification Scheme or similar body.
- (v) Assist the Scheme in any disciplinary inquiry involving another Member
- (vi) Recognise the limits of their personal competence
- (vii) Keep their professional skills and knowledge up to date
- (viii) Avoid using their position as a Home Inspector improperly, and comply with the rules that govern the operation of the Scheme as well as governing legislation

C. Members must not engage in conduct that:

- (i) Damages the reputation of the Scheme
- (ii) Diminishes public confidence in the Scheme, or Home Condition Reports, or Energy Performance Certificates
- (iii) Damages the trust placed in Home Inspectors by those who depend upon their work

2. Members Skills and Ability

Members must:

- A. Act only if competent to do so.
- B. Carry out their work with reasonable skill and care.
- C. Participate in Lifelong Learning to maintain their skill.

3. Rules Concerning Conflicts of Interest

Members must:

- A. At all times carry out their work in an unbiased manner,
- B. Never accept any gift or inducement that may affect their judgement,

- C. Clearly indicate any personal or business relationship that could lead to a conflict of interest.

4. Advertising and Marketing

Members should not participate in any promotion or advertising of their services that is misleading, unfair, dishonest or illegal.

5. Confidentiality (See also the Inspection and Reporting Requirements)

Members should treat all customers' personal information and security related matters as private and confidential. Members should not disclose personal information about customers unless specifically permitted to do so.

6. Membership Fees and Renewal of Membership

A. The Rules related to Membership Fees and Renewals

- (i) The Scheme Membership year runs from 1st August to 31st July
- (ii) All Membership renewals will take effect on the 1st August
- (iii) Irrespective of the exact day on the month upon which an application is approved, it is deemed to have been approved on the first day of that month
- (iv) Because of their close proximity to the end of the Membership year, registrations in May, June and July will be treated differently to those received in the rest of the year, refer to the Payments and Charges Schedule
- (v) Membership of the Scheme will be for three years. You will therefore have to re-register with the Scheme to remain as a Member at, or shortly before, each third anniversary of you first becoming a Member. The re-registration process will be the same as that for initial registration, but in addition there will be a review of any Customer Complaints, Insurance claims and disciplinary action during the period. The Scheme will also evaluate the Lifelong Learning carried out prior to re-registration.
- (vi) Fees are payable to register Energy Performance Certificates or Home Condition Reports, with the Scheme, and lodge them with the Central Register. These fees must be paid either in advance, by purchasing bulk credit, (please call 01908 442299) or at the time of Registering.

B. Specific Conditions of Renewal

- (i) Home Inspectors are required to submit with their request for renewal a Disclosure Statement, upon which they are required, **as a condition of their Membership**, to disclose any change in status that could affect their eligibility.
- (ii) The Scheme will take into account Home Inspector performance, as determined by its monitoring processes, before renewing Membership.
- (iii) Failure to comply with any timetables or deadlines that the Scheme may set from time to time, to facilitate renewal may result in non-renewal of Membership.
- (iv) A new Identity Card will be issued, using a recently taken digital or passport-sized photograph.

C. Membership Status Categories

- (i) Active: the normal status for an operating Home Inspector.
- (ii) Barred from Practice: by the Scheme.

- (iii) Inactive: when the Home Inspector is temporarily and voluntarily inactive for up to one year.

If a Home Inspector voluntarily becomes inactive, the Scheme will require that they continue to maintain appropriate Lifelong Learning in order to remain up-to-date. Where the inactivity is due to a situation where appropriate Lifelong Learning is difficult to maintain (such as during a prolonged illness); this should be reflected in the Personal Development Plan when the Scheme is re-joined.

D. Cancellations

If a Member cancels their Membership with the Scheme for any reason, no fees are refundable and their Identity Card must be returned.

7. Home Inspector Compliance

- A. By signing the Membership Agreement, and therefore agreeing to comply with these Scheme Rules, the Member has undertaken to:
 - (i) Read and understand the published Duties and Responsibilities of Home Inspectors, as amended from time to time
 - (ii) Read and understand any other specific requirements defined by the Scheme
 - (iii) Have the appropriate internal procedures in place to ensure Customer protection, including compliance with the IDRS processes, see Section 8
 - (iv) Read and understand the '*Inspection and Reporting Requirements*'.
- B. The Scheme will operate a number of audits to ensure that Members abide by the Duties and Responsibilities of Home Inspectors, and by its Rules, thereby ensuring customer protection. The Scheme will undertake the following minimum actions:
 - (i) Random Audits – to ensure that Members continue to maintain procedures for customer protection, annual audits of Home Inspectors will be undertaken. Such audits will include checks on Members to confirm that they:
 - Continue to maintain satisfactory complaints procedures, and have appropriate levels of Professional Indemnity Insurance.
 - Have not been convicted of major crimes since registration or renewal.
 - Have complied with the requirement for Lifelong Learning as specified by the Scheme.
 - (ii) Monitoring of customer complaints to include those occasions when:
 - A claim is made directly against Personal Indemnity Insurance without recourse to the IDRS.
 - A complaint is made by a customer directly to the IDRS
 - (iii) The monitoring of Home Condition Reports
 - Telephone interviews with customers – The Scheme will carry out customer satisfaction survey on a random sample of Home Condition Reports submitted. The surveys will be carried out with the person present when the inspection was undertaken. The aim is to establish that at all times the Home Inspector is working in an effective and professional manner as defined by the National Occupational Standards.

- Auditing of Site Notes of Home Condition Reports – This will involve the review of an annual random sample of site notes (records of inspection) against assessment criteria derived from the National Occupational Standards and the Inspecting and Reporting Requirements.
 - The Scheme will undertake one Site Audit for each Home Inspector per year. To do this, a suitably qualified individual will visit the property and will compare the inspection data gathered by the Home Inspector with what they themselves observe. Discrepancies between the original inspection data, and that gathered during a Site Audit may result in guidance to the Home Inspector on specific issues, or a requirement to undertake additional training. Where there is an infringement of the Rules of the Scheme the disciplinary process will be initiated
- C. Monitoring activities will be increased for a particular Home Inspector if there is any evidence of transgression of the rules or where the performance criteria in the occupational standards have not been met. Listed below are examples of the changes in monitoring regimes that will be applied in specific instances:
- Where a customer complaint is upheld against a Home Inspector there will be an immediate increase in the telephone surveys of customers relevant to that particular Home Inspector. If further evidence emerges of demonstrating failure to meet the National Occupational Standards then the Home Inspector will be subject to disciplinary procedures.
 - Where site note checks indicate incompleteness, there will be an increase in the number of site note checks for that particular Home Inspector. If the pattern is confirmed, then the disciplinary process will be initiated. Additional revisit monitoring will also be initiated to check overall competence levels.
- D. The Scheme will monitor Home Inspectors by carrying out ‘data mining’. This will detect Home Inspectors that are reporting consistently different condition scores on particular types of property or encountering higher or lower than average instances of exceptional items.
- E. The Scheme will keep records of all monitoring activities so that accurate statistics can be derived from them and reported to Communities and Local Government as required.
- F. The Scheme will carry out Site Audits where it deems appropriate.

If you are part of a Scheme Corporate Member Agreement certain Home Inspector Compliance actions may be different. Please contact the Scheme for details.

8. Handling Customer Complaints

- A. The Scheme requires that all Members should operate an appropriate customer complaint policy, or adopt their employer’s customer complaint policy. In either event, this policy must meet the requirements detailed in the *Duties and Responsibilities of Home Inspectors* and the *Inspection and Reporting Requirements*.
- B. This policy should be based upon a process of escalation, commencing with attempts to resolve the issue at Home Inspector or Home Inspector Employer level, then escalation to the independent IDRS, in accordance with

their process documents, see Appendix 1. The complaints policy, including this process of escalation, and the rules of the IDRS, are to be made available, in writing, to all complainants.

- C. The total process of customer complaints handling should not impose any form of cost on the complainant overall costs being borne by the Home Inspector or the Home Inspector Employer.
- D. The Home Inspector or the Home Inspector Employer must keep full and accurate records of all customer complaints and queries received, and all subsequent actions taken on them. Upon receipt of a complaint the Scheme should be notified in writing electronically, and should also be kept updated as to resolution progress, by way of copy record updates.
- E. When a customer complaint is received, and properly recorded, the Home Inspector or the Home Inspector Employer should FORMALLY notify the complainant of their rights under the customer complaints policy. The policy must make it clear that it does not in any way prevent a complainant from following their normal recourse to Law.
- F. The Home Inspector or the Home Inspector Employer must take all possible actions to resolve the customer's complaint. If the process is successful, the complaint record should be updated by a suitable report. If settlement cannot be reached, the complainant should be informed that the matter would be escalated to the IDRS in accordance with their defined process.

In any event if six months have elapsed between the initial date of the customer's complaint, or if the complainant so wishes, the matter will have to be passed to the IDRS in accordance with their rules.

- G. All actions taken by the IDRS will be notified to the Home Inspector or Home Inspector Employer, and the Scheme, in accordance with their published procedural rules. If the IDRS requires the advice of a technical expert, or to conduct an inspection of the property, it will be arranged and paid for in accordance with their published procedural rules.
- H. If a customer complaint is received directly by the Scheme, the relevant HI or Home Inspector Employer will be notified immediately and the complaint will be passed to them for resolution. The only exception to this process is if the complaint concerns a possible criminal offence, in which case the Scheme will notify the Police.
- I. In the event that the Home Inspector or the Home Inspector Employer receive a customer complaint about the Scheme itself, this should be fully recorded as to the nature and circumstance, logged as per D. above and then passed immediately to the Scheme. In this instance, and that where the Scheme is notified of the same sort of complaint, directly by the complainant, acknowledgement will be made, in writing, within 5 working days. Senior Scheme management will conduct an enquiry into the matter after agreeing a deadline-date with the complainant. In all cases a detailed complaint history file will be opened and maintained.
- J. Home Inspector or Home Inspector Employer customer complaint records will be used by the Scheme as part of its quality assessment procedures and can also be used in certain circumstances in order to instigate the disciplinary procedure.

9. Disciplinary Processes

A. Disciplinary processes resulting from Monitoring Procedures

- (i) The Scheme has monitoring procedures in place that provide a check that all Members are carrying out their activities in accordance with defined performance criteria, the Duties and Responsibilities of Home Inspectors, and the Inspection and Reporting Requirements.
- (ii) If the Home Inspector is found to be in breach of these defined performance criteria, the Duties and Responsibilities of Home Inspectors, and the Inspection and Reporting Requirements, and the duties as defined by the Scheme, the infringement will be reviewed by the Scheme.
- (iii) In instances of minor infringement, (defined in Section 11), the Scheme will issue a written informal warning containing clear instruction on how the criteria have been breached, and what action is required to avoid future breaches. This being designed to prevent the matter developing into a serious infringement. The rights of the Home Inspector to appeal against such a warning are set out in Section 9. D (i) below).
- (iv) In instances of serious infringement, (defined in Section 11), the Scheme will inform the Home Inspector of all actions to be taken.
- (v) Following consideration, the Scheme will take one of the following actions, depending on the background severity of the infringement:
 - a. In the case of a minor infringement that becomes a serious infringement, issue a formal warning containing clear instructions on how the criteria have been breached, and automatically apply the secondary sanction.
 - b. Refer the case directly to a Disciplinary Panel, or
 - c. In the case of a serious infringement that has not been automatically referred to a Disciplinary Panel, issue a formal warning containing clear instruction on how the criteria have been breached and what is required to avoid future breaches of the criteria. If the Home Inspector fails to comply with the instructions included in the formal warning letter, a second formal warning will be issued. If the Home Inspector still fails to comply, the published sanction will be imposed, or the matter will be referred to a Disciplinary Panel. The rights of the Home Inspector to appeal against such a warning are set out in Section 9.D. (ii) below).

B. Referral to Disciplinary Panels (see Section 10 for their procedures)

- (i) The composition of Disciplinary Panels will be in accordance with their published procedures.
- (ii) The conduct of Disciplinary Panels will be in accordance with published rules, which include the tariff of sanctions.

- (iii) The date of a hearing by the Disciplinary Panel and other relevant dates will be in accordance with their published procedures.
- (iv) Full details of the allegations made against the Home Inspector together with copies of all the relevant information to be presented by the Scheme to the Disciplinary Panel will be made available in advance of the hearing.
- (v) The Home Inspector can elect to be represented at the hearing.
- (vi) Decisions reached by a Disciplinary Panel are by way of a majority vote, and are binding on both parties, subject to the right of Appeal, which is set out in Section 9. D. (iii). In order to initiate an appeal, Home Inspectors will be required to pay a deposit that will be refunded in the event that the appeal decision is in their favour.

C. Disciplinary process as a result of a Customer Complaint

In the event that the Scheme itself receives a complaint from a Customer the complaints process outlined in 'Handling Customer Complaints' will be employed. Where a complaint against a Home Inspector is subsequently confirmed to be a breach of the defined performance criteria, the Duties and Responsibilities of Home Inspectors, and/or the Inspection and Reporting Requirements, then the disciplinary processes described above will be implemented.

D. Disciplinary Appeals

- (i) In the instance where Home Inspectors have been warned by the Scheme for minor infringements, (see Section 9. A (iii)), and where they do not accept the warning and wish to appeal, they should place, in writing, the full details related to the matter, including the reasons for their appeal, and send this to the Scheme. The Scheme will review the matter, and either confirm or modify its warning. Should the Home Inspector not accept the result of this review, there is the right of further Appeal to IDRS.
- (ii) In the instance where Home Inspectors have been formally warned by the Scheme for serious infringements, (see Section 9. A. (v) c.), and where they do not accept the warning and wish to appeal, they should place, in writing, the full details related to the matter, including the reasons for their appeal, and send this to the Scheme.

The Home Inspector Accreditation Scheme's External Registrar will review the matter, and will formally advise the Home Inspector of the findings. Should the Home Inspector not accept the result of this review, there is the right of further Appeal to IDRS. (see Section 12)

- (iii) In the instance where Home Inspectors wish to appeal against the decisions made by the Scheme, or a convened Disciplinary Panel, (see Section 9 B.(vi)), they have the right to use those processes provided by IDRS. (Initiation of the IDRS processes should be made within 14 days of the disputed decision).

The Appeals Processes is not designed to detract from the rights of a Home Inspector under Human Rights Legislation, or other Legal Statutes.

10. Disciplinary Panel Procedure

A. Composition of Panels

- (i) Disciplinary Panels will be composed of three persons. Two members will be independent, technically qualified individuals drawn from a register kept by the Scheme. The third person will be a senior executive of the Scheme.
- (ii) None of those, appointed to the Disciplinary Panel, should have personal knowledge or previous relationships with any Member brought before them. The findings of the Disciplinary Panel are determined by a majority vote of the appointed members.
- (iii) The Disciplinary Panel will have a Secretary responsible for recording the proceedings reached. The Secretary does not have a vote in reaching decisions.

B. Notice

- (i) When a Disciplinary Panel is convened, each of its Members should be notified of the time and place of the hearing, given the name(s) of the Members being considered, and copies all of the documents related to the matter. If any member of the Disciplinary Panel identifies a potential conflict of interest or prior association with any Member being considered, they must notify the Scheme and withdraw from the Disciplinary Panel.
- (ii) Members referred to a Disciplinary Panel will be given formal written notice of the time and place of the hearing. This notice will not be more than twenty-eight days from the date of referral.
- (iii) The formal notice will be accompanied by copies of all of the documents related to the matter, including the names and relevance of any witnesses called. The formal notice will include:
 - the name and Membership number of the Member
 - the specific performance criteria, and/or the Rules that the Scheme considers have been breached
 - the specific instance(s) when such breaches have occurred
 - the nature of the evidence supporting the allegation
 - the basis of any defence offered by the Member
 - a schedule of witnesses (if any)
- (iv) Members are requested to attend the Disciplinary Panel, but cannot be compelled to do so. Members can choose to be formally represented at hearings, and may elect to call pre-identified witnesses in their defence

C. Procedure

- (i) The members of the Disciplinary Panel shall make such enquiries of all persons appearing before them, as they consider proper.

They shall conduct the hearing in such a way, as they consider most appropriate for the clarification of the issues, and generally for the just handling of the proceedings.

- (ii) If a party concerned with the hearing wishes to submit late written representations for consideration these must be presented to the Scheme not less than 7 days before the hearing. The Scheme will distribute copies of such to all the parties concerned.
- (iii) At a hearing, the Disciplinary Panel members, the Member and/or the Member's representative are entitled to make all relevant representations to the Disciplinary Panel, and to call and question witnesses, (always provided that these have been prior notified to all parties), and to examine documentary evidence, and to dispute all evidence presented.

The program and sequence of each hearing will be determined by the Disciplinary Panel with due regard to the wishes of the Member. If any party required to attend the hearing fails to attend, or to be represented, at the time and place fixed for the hearing, the Disciplinary Panel may dismiss or dispose of the proceedings in the absence of that party, or may adjourn the hearing to a later date.

- (iv) A hearing or part of one may be conducted in private for the purpose of gathering representations which in the opinion of the Disciplinary Panel are likely to consist of information:
 - which has been communicated in confidence, or which has otherwise been obtained in consequence of a confidence placed by another person; or
 - the disclosure of which would cause substantial injury to the Member. Where a hearing, or part of one, is held in private, the reasons for doing so should be given, the Secretary will still record matters held in private.
- (v) Once the Disciplinary Panel has received all submissions it will discuss the issues raised in private, and arrive at a decision, by a process of majority voting. The decision may include any or all of the following:
 - a statement on whether the Disciplinary Panel considers the allegations against the Member to be valid
 - the award of compensation to any Customer who has suffered as a result of the Member not complying with the performance criteria;
 - the award of costs which may include hearing preparation time and any loss of earnings by attendees
 - a requirement on the Member to undertake further training
 - a requirement on the Scheme to modify its procedures or improve staff training
 - a requirement on the Scheme to suspend or withdraw the registration of the Member
 - recommendations to Communities and Local Government, the Scheme, the Member's employer or the Member regarding changes required to improve the overall reliability

and accuracy of Home Condition Reports and/or Energy Performance Certificates

- decisions that involve compensation, costs, suspension, or de-registration must include a clear statement of the time by which such matters are to be completed.
- (vi) If a decision is made against the Member then the relevant rights of appeal shall be clearly explained, and confirmed in writing, (see Section 9 D (iii)).
- (vii) The Secretary shall compile a complete record of the proceedings and all judgements reached by the Disciplinary Panel. This Minute must be certified as being accurate by all of the members of the Disciplinary Panel and a copy sent to everyone concerned with the hearing.
- (viii) Tables indicating the disciplinary transgressions and possible actions to be taken to deal with them are set out in Section 11.

A Disciplinary Panel is not designed to detract from the rights of a Home Inspector under Human Rights Legislation, or other Legal Statutes.

11. Disciplinary Process Tariff

Abbreviations:

NOS = National Occupational Standards for Home Inspectors
PCs = Performance Criteria, as stated in the NOS

A link to a Word document detailing the National Occupational Standards for Home Inspectors can be seen at:
<http://www.sava.org.uk/nav/nav186/SAVA%20Assessment%20Centre.asp?top=0&mid=&tid=&pid=427&nav=nav186z2z>

Transgression (References are to Elements and PCs of the NOS)	Severity		Initial Sanction to be applied	Secondary Sanction to be applied
	Minor	Serious		
Breach of Element 1.1	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of Element 1.2	✓		Demonstrate that PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of Element 1.3, as amended by the Rules of the Scheme (including the Duties and Responsibilities of Home Inspectors)	✓		Demonstrate that PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension for 28 days from notification to the Scheme of the breach, or until adequate Lifelong Learning requirements have been complied with.
Breach of Element 1.4. PCs 1,3,5	✓		Demonstrate that PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of Element 1.4 PCs 2,4,6,7,8,9 in respect of the Duties and Responsibilities of Home Inspectors.		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.

Breach of Element 1.4. PCs 2,4,6,7,8,9 in respect of the Inspection and Reporting Requirements – Part 1 Mandatory requirements		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.
Breach of element 1.4 PCs 2,4,6,7,8,9 in respect of the Inspection and Reporting Requirements – Part 2 Guidance	✓		Demonstrate that PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 2.1 PCs 1,2,4,5,6	✓		Demonstrate that PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 2.1 PC 3		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.
Breach of element 2.2 of the NOS	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 2.3 of the NOS	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 2.4 PCs 1,2,3,8,9 of the NOS	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.

Breach of element 2.4 PCs 4,5,6,7 of the NOS		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.
Breach of element 3.1	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 3.2	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 4.1 the NOS PCs 1,3 and 5	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of 4.1 PCs 2,4,6,7,8,9 and 10		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.
Breach of element 4.2 of the NOS		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.

Breach of element 4.3 of the NOS	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 4.4 of the NOS		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.
Breach of element 5.1 of the NOS , PCs 1,2,4,5,6,8	✓		Demonstrate the PCs can be met within 28 days from notification to the Scheme of the breach.	Suspension of Membership of the Scheme until such time that PCs can be demonstrated as having been met.
Breach of element 5.1 of the NOS 3,7		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.
Breach of element 5.2		✓	Minimum suspension for 14 days with requirement of evidence of changed work practices in place prior to reinstatement (note – depending on detail of the breach, some instances may be referred to Disciplinary Panel immediately)	Depending in nature of breach Disciplinary Panel may impose permanent removal from Membership of the Scheme.

12. Registration and Membership Appeals

- A. Home Inspectors have the right to appeal against the rejection of their applications for Membership, registration, or re-registration, or against disciplinary sanctions involving suspension for more than 14 days or withdrawal of Membership.
- B. Appeals will be handled by the IDRS and will comprise a review of the process followed by the Scheme in investigating and determining the matters, to see whether it complies with the defined Scheme process. The appellant will meet the cost of the appeal.
- C. IDRS will operate in accordance with their published process documents, and the conclusion of the appeal will be limited to a determination of whether or not the correct process was followed.
- D. In the event that IDRS determine that the correct process was not followed, the Scheme will initiate a review of the total matter, and will inform all parties or the way in which re-assessment of the situation will take place

The Appeals Processes is not designed to detract from the rights of a Home Inspector under Human Rights Legislation, or other Legal Statutes.

13. Lifelong Learning

- A. The Membership Agreement requires that the Home Inspector undertakes sufficient Lifelong Learning to remain competent and up to date with skills, and able to meet the performance criteria in Element 1.3 of the National Occupational Standards.
- B. The Home Inspector is required to submit, as part of the annual returns, a Personal Development Plan (with evidence that it is being reviewed regularly, this being at least on a quarterly basis), and a complete history of the Lifelong Learning undertaken within the last 12 months. This must record the activities undertaken and the learning outcomes from those activities and should relate to the objectives identified on the Personal Development Plan.
- C. The Scheme will check the documentary evidence to support the submission on a sample of Home Inspectors each year and apply the criteria outlined 'Criteria for Personal Development Plans'.
- D. In addition to checking that the Home Inspector is completing sufficient and appropriate Lifelong Learning, the Scheme will also:
 - (i) Provide a model template for Personal Development Plans
 - (ii) Provide a mechanism by which all Personal Development Plans can be stored with the Scheme. The Scheme will also send reminders each quarter reminding Home Inspectors that their Personal Development Plans should be reviewed, requesting updates on learning outcomes achieved and stating the nominal level of Lifelong Learning that Home Inspectors should have completed by then.
 - (iii) Identify and publish, at least annually, areas of new regulations, changes to software or professional practices or other areas of

change in the competence requirements of Home Inspectors. The Scheme will specify from time to time particular areas of Lifelong Learning as 'Mandatory Subject Areas' with a time-scale in which this subject area should be addressed.

- (iv) Publish minimum standards/requirements for the approval of Lifelong Learning material/courses (both in terms of subject matter and teaching/ presentation effectiveness).
- (v) Set up a review process whereby providers of Lifelong Learning can apply for approval of training material/courses that may include visit to Lifelong Learning providers to establish their procedures and effectiveness.
- (vi) Will compile and make available to Home Inspectors lists of suppliers of Lifelong Learning that meet the requirements of the Scheme (both in terms of subject matter and teaching/ presentation effectiveness).
- (vii) Provide Home Inspectors with software tools for recording their Lifelong Learning experience and uploading the details to the Scheme.
- (viii) Review Home Inspector Lifelong Learning when Registration comes up for renewal.

E. The Home Inspector must meet the requirements of 20 hours Lifelong Learning over a year with appropriate weighting in different areas of the National Occupational Standards, as advised by the Scheme from time to time and undertake any Mandatory Subject Areas within the specified time. Failure to meet these requirements will be considered a Serious Infringement and, the disciplinary process will be initiated.

F. Criteria for assessing Personal Development Plans and Lifelong Learning called in as part of monitoring/license renewal

Criteria for Personal Development Plans

	Level of Infringement	
Reflect current performance and identifies development needs in line with role of Home Inspector at appropriate and regular intervals.	Minor	
Reflect likely or known future requirements for the role of home inspector/energy assessor	Minor	
Are consistent with the needs identified and the resources available.	Minor	

Criteria for Life Long Learning

	Level of Infringement	
Undertaken development activities that are consistent with the personal development plan.	Minor	
Comply with the auditing and monitoring requirements of the Scheme 1. Undertake Mandatory Subject Areas within required timeframe 2. Undertake a nominal 20 hours LLL per year		Serious

14. Insurance cover

- A. To prepare Home Condition Reports you must be appropriately insured. Members may either:
- (i) Use the Scheme's own combined Professional Indemnity and Public Liability Insurance cover which is free of charge and covers reports completed on the NES One system. Members are required to pay an excess of £1000 in the event of each and every successful claim against the Professional Indemnity Insurance cover and an excess of £1000 in the event of each and every successful claim against the Public Liability cover. Any failure to pay the stated excess sums will result in the withdrawal of Insurance cover and therefore Active Scheme Membership. Members must notify the Scheme regarding any event or action that could result in an Insurance claim.
 - (ii) Use their/their Employer's own existing policy. In this instance copies of the appropriate Insurance Certificates, and a Broker's letter confirming that the policy(ies) are compliant with the CLG minimum requirements, must be sent with the application for Membership. The CLG minimum requirements are that:

the Standards require a Certification Scheme to ensure that they have complied with the over-riding objective, which is to ensure that all Home Condition Reports are covered by indemnity insurance in order to provide consumer protection, and that:

- *A person who is not a member of a Certification Scheme is not allowed to deliver a report to the Register of Home Condition Reports through the Scheme.*
- *Home Inspectors ensure that every report prepared by them and submitted for entry on the Register of Home Conditions Reports is covered by valid indemnity insurance, which complies with minimum terms described below.*
- *All Home Condition Reports are submitted by Home Inspectors through the Certification Scheme to the Register of Home Condition Reports and are covered by indemnity insurance in accordance with the minimum terms.*

Indemnity insurance cover is provided on either a 'per report' basis or on an 'annual' or "periodic" policy basis.

- *All Home Condition Reports have indemnity cover for at least 6 years from the completion of the report. This standard requires that Home Inspectors insured annually or periodically maintain indemnity insurance cover for six years after ceasing to practise or trade as a Home Inspector.*
- *The insurance complies with the following minimum terms:*
- *the policy covers:*
- *all potential civil liabilities assumed under the terms of a Home Condition Report.*
- *any award made by an Independent Third Party (currently the IDRS and/or existing procedures operated by RICS) properly appointed by the Certification Scheme to determine claims against Home Inspectors that could arise from the preparation and content of a Home Condition Report save for those liabilities which may be excluded and are listed below*
- *The insurance may exclude*
- *Employers liability*
- *Employment disputes*
- *Transport or property owned by the insured*
- *Nuclear*
- *Other more specific policies*
- *Previous claims experience*
- *Supply of goods*
- *Trading losses*
- *Claims brought in USA or Canada*
- *War risks and terrorism*
- *Fines and Penalties*
- *Costs of the third party providing a determination.*
- *Bodily injury and consequential losses only arising from a claim involving asbestos.*
- *Such other exclusions that are appropriate to Home Inspectors and are contained in the minimum policy wording issued by RICS*
- *The minimum limit of indemnity is £250,000 each and every claim or in the aggregate with unlimited reinstatement, or as an alternative £1 million in the aggregate with one reinstatement.*
- *The Certification Scheme(s) requires to know when a Home Inspector ceases to be insured in order to avoid the situation where a Home Inspector is undertaking uninsured Home Condition Reports. Insurers are required to give the Certification Scheme(s) five working days notice of their intention to cancel the policy other than at the natural expiry date of the Insurance Policy.*

- *The insurance must include a provision that the Policy or any Claims made against the Policy will not be avoided where there has been innocent non-disclosure or mis-representation of facts or untrue statements in the proposal form, or any other information or statements, provided always that the Insurers shall be reasonably satisfied that such non disclosure, miss-representation or untrue statement was not intentional and was free of any fraudulent intent*
- *All Commercial Insurers should be Insurers approved by the UK Financial Services Authority. Insurance provision made other than through the Commercial Insurance Market must be covered by adequate capital to the satisfaction of the Certification Scheme following a review by and advice from a suitably qualified and indemnified insurance advisor.*

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- B. To prepare Energy Performance Certificates you must be appropriately insured. Scheme Membership provides all Active Members with combined Professional Indemnity and Public Liability Insurance cover; (full details are available from the Scheme). Insurance cover is valid for all those activities directly associated with the preparation of energy performance certificates, but it does not cover any additional actions, advice or work the Member may give or perform for customers.

The cost of Insurance cover is included in Membership fees, but Members are required to pay an excess of £250.00 in the event of each and every successful claim against the Professional Indemnity Insurance cover and an excess of £500.00 in the event of each and every successful claim against the Public Liability cover. Any failure to pay the stated excess sums will result in the withdrawal of Insurance cover and therefore Active Scheme Membership.

Members must notify the Scheme regarding any event or action that could result in an Insurance claim.

15. Home Inspector Accreditation Scheme Records kept on It's Members

All details and documentation relating to every applicant will be entered onto the Scheme management system, regardless of the final outcome. The information recorded on the database will include, but is not restricted to, the following:

- Name
- Unique Membership Number
- Contact details
- Date of application
- Date of CRB check
- Result of CRB check
- Date of Financial check
- Result of Financial check
- Current status of application
- Date of Approval (if successful)
- Date of Rejection (if unsuccessful)
- Other Certification Scheme(s) membership
- Status with other Certification Scheme(s)
- Personal Indemnity Insurance details
- Employer
- Scanned copies of all forms and declarations
- Lifelong Learning records
- Records of complaints resolved by the Home Inspector
- Records of complaints escalated to the Chartered Institute of Arbitrators
- Records of appeals escalated to the Chartered Institute of Arbitrators disciplinary records

Additionally the Scheme will maintain a register whose information can be made available to members of the public upon request. This information is limited to the name, number, and status of Membership of Home Inspectors.

16. Scheme Identity Cards

Members are provided with an Identity Card, which can be used to identify themselves, as bona-fide Home Inspectors belonging to the SAVA Certification Scheme. Each year a new Identity Card will be issued. Identity Cards:

- A. can only be used if the Member is carrying out a Home Condition Report and/or an Energy Performance Certificate, and for no other purpose
- B. should always be carried by Members upon their person, when carrying out a Home Condition Report and/or an Energy Performance Certificate
- C. must always be shown upon request
- D. must never be given to any other person, for any reason, (this could result in a Disciplinary Hearing)
- E. must be kept safe and secure. The loss of your Card should be notified to the Scheme immediately. A charge of £25.00 + vat will be made to replace the Card

- F. are valid for each year of Membership only. Upon renewal of Membership a new card (using your recently taken digital or passport-sized photograph) will be issued
- G. must be returned if you cancel your Membership or your Membership is withdrawn for any reason.

17. Home Condition Reports and Energy Performance Certificates

- A. The SAVA HCR, and NHER EPC software is a web-based system. The Home Inspector can save versions of reports and make changes until satisfied that it is complete. At that point the Home Inspector indicates that the Report is finalised and it will then be locked and submitted to the Scheme for checking and validation.
- B. If the checks are satisfactory, the Report is assigned a unique reference number and the PDF containing the Home Condition Report and/or Energy Performance Certificate is created. At this point the Report has a “provisional” status. The PDF and the Report data are submitted to the Central Register and once received and lodged there; the HCR and/or EPC status is changed to “final”.
- C. Dependant on the instructions which the Home Inspector has received, a Home Condition report can be lodged with the following “visibility” options:
 - (i) Viewed by any party
 - (ii) Viewed by Mortgage Lenders only
 - (iii) Viewed by any party except Mortgage Lenders
 - (iv) Not viewed by any other party
- D. When the Home Inspector submits a HCR or EPC for lodgement:
 - (i) The submission will be made electronically using the SAVA HCR or NHER EPC software.
 - (ii) The Report will have associated site notes/RdSAP forms uploaded.
 - (iii) A Quality Assurance consent form must be uploaded with the evidence.
 - (iv) At least five photographs must be uploaded with each report.
 - (v) As the SAVA HCR or NHER EPC software will not permit finalisation of a HCR or EPC if it is incomplete, this is checked automatically, prior to submission.