INSURANCE ELECTRICAL COMPLIANCE CHECKLIST

This checklist has been created to ***help you quickly assess*** whether your electrical installation meets the basic safety and compliance requirements expected by insurers.

By completing this checklist before your thermographic survey or insurance renewal, you can ***identify potential risks***, ***prevent unnecessary delays***, and ensure your ***electrical system is safe, accessible, and ready for inspection.***

It is not a certification document, but a ***practical tool*** to assist you in preparing your site for a smooth and compliant insurance evaluation.

Business / Site: .....

Date: .....

Completed By: .....

1. ELECTRICAL DISTRIBUTION BOARDS

DBs are accessible (not blocked by stock, shelves, or equipment)	Yes	No	N/A
All DB doors close and latch correctly	Yes	No	N/A
No signs of burning, discoloration, or overheating	Yes	No	N/A
No exposed live wires	Yes	No	N/A
Circuit schedules are present and legible	Yes	No	N/A
DBs are labelled correctly (e.g., DB1, DB2, Main DB)	Yes	No	N/A

2. GENERAL ELECTRICAL INSTALLATION

No damaged plugs, sockets, or switches	Yes	No	N/A
No temporary wiring or extension leads powering permanent equipment	Yes	No	N/A
All light fittings secure and functional	Yes	No	N/A
No tripping hazards from loose cables	Yes	No	N/A
All electrical work done by a qualified electrician	Yes	No	N/A

3. PROTECTION DEVICES

Circuit breakers are appropriately rated	Yes	No	N/A
No signs of tampering or bypassing protection	Yes	No	N/A
Earth leakage unit tested within last 12 months	Yes	No	N/A
DB contains no obsolete or unsupported components	Yes	No	N/A

4. EARTHING & BONDING

Main earth cable present and secure	Yes	No	N/A
Bonding cables connected on metal piping/structures	Yes	No	N/A
Earth resistance tested recently (recommended)	Yes	No	N/A

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5. LOAD & EQUIPMENT SAFETY

Fixed equipment is plugged into designated circuits	Yes	No	N/A
No overloading of plug circuits	Yes	No	N/A
Heaters, kettles, or non-essential devices minimized	Yes	No	N/A
Equipment regularly serviced/maintained	Yes	No	N/A
	Yes	No	N/A

6. FIRE SAFETY AROUND ELECTRICAL INSTALLATIONS

No flammable materials stored near DBs	Yes	No	N/A
Fire extinguisher present and serviced	Yes	No	N/A
Clear access to DBs (1m recommended clearance)	Yes	No	N/A

7. DOCUMENTATION

Valid Electrical Certificate of Compliance (COC)	Yes	No	N/A
Electrical maintenance records available	Yes	No	N/A
Thermographic report (if applicable)	Yes	No	N/A
Insurance risk report (if previously issued)	Yes	No	N/A

8. BEFORE YOUR THERMOGRAPHIC SURVEY

Panels will be opened by your appointed electrician	Yes	No	N/A
Electrical load will be at normal operating levels	Yes	No	N/A
Access to all DBs will be provided	Yes	No	N/A
Equipment will be running under typical load conditions	Yes	No	N/A

CLIENT DECLARATION

I confirm the above information is true and correct to the best of my knowledge.

Name: .....

Signature: .....

Date: .....

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