Comprehensive Study Project: 60003 Theoretical Study

Contractor’s Construction Claims: Preparation and Presentation

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Abstract. This paper explores the documents fundamental in evidencing a Contractor’s construction claim for any loss incurred and the main sections required in its presentation. Documenting a project’s progress is evaluated with regard to establishing the foundation of a well-presented claim document. Further investigation looks at how this contributes to the presentation of the factual evidence, being brought together in a structured standard form. The guidance available to Contractors on writing a claim is discussed through review of literature in the field of construction claims. Research highlighted that available literature simply provides advice on claims preparation and that the area is void of regulation that would serve to provide a level of consistency and clarity. This paper therefore will determine the sections fundamental to the preparation of a Contractor’s construction claim in a move towards regulation and standardisation.

Key Words: Contractor construction claims, documentation and record keeping, fundamental claim sections, standardisation.

Introduction

Using The Joint Contract Tribunal Limited Standard Building Contract With Quantities 2005 Edition, Revision 2 2009 (SBC/Q) as its foundation, this paper looks at the preparation of claim documents in relation to a Contractor’s claim, against an Employer, for damages. Put simply, in the event of a dispute, it is the document presented by the Contractor to the Employer stating what they believe to be their loss incurred during the course of the construction project. Although not a term used in most forms of Contract, Trickey and Hackett (2001, p.9) justify the use of the term “claim” as “describing the demands by the Contractor to the effect that he is not receiving his proper monetary entitlement”.

The claim document, as intended here, relates specifically to a Contractor’s claim for non-payment as this is the basis of most Contractor claims (Constable and Lamont, 2007, p.xxiii). While the specific terms may vary depending on the type of claim being made, in most types of construction claim one constant remains; that the level of information required for its compilation is relevant, concise and factual as prescribed by the Contract. Contractor claims have been identified as the sole subject of examination (rather than those prepared by Consultants) as these are deemed to be less concise in their compilation and content, and most in need of reform. This is reiterated by Knowles who, in a document aimed at Contractors and Subcontractors, stated
that “in the main, the preparation...of claims has been carried out, by and large, in a somewhat amateurish manner” (1992, p.1).

Turner and Turner (2001, p.410) provide a simple explanation of a Contactor’s basic obligation on initial presentation of a claim in that, the Contractor must make a written application stating that he has incurred a loss for which he will not be reimbursed elsewhere. The relevant documentation of the event must be summarised, including a summary of the Works and their progress, and issued to the Architect or Quantity Surveyor to enable assessment of any necessary entitlement. It is the document that takes the Contractor up to this point of proceedings that is the subject of examination.

All too often, in an aim to present their claim, Contractors put together an extensive document that in addition to setting the basis of the claim also evaluates their entitlement, something that is not required by the Contract (Trickey and Hackett, 2001, p.189). The lack of obvious clarity amongst Contractors in this area causes a wide scope of interpretation. The result of this is often a claim which does not achieve the intended objective, that is, a well written, concise claim which contains all the information needed without overstated detail, written in the most cost and time effective manner.

No allowance is made to reimburse a Contractor for the cost of preparing an initial claim as the input required at this stage is considered relatively minimal (Turner and Turner, 1999, p.410). It is therefore in the interest of the Contractor to save time and money avoiding unmerited and exaggerated claims (Knowles, 1992, p.2) through adhering to the guidance of the Contract. Such practice would grant the Contractor the full benefits of any damages awarded without having expended them in the claim preparation. Having understood the Contract and reviewing much of the literature in this subject area the seemingly obvious question following on from this is - Why is there no industry standard template that provides assistance to Contractors in writing claims? Surely this seems the natural progression in an already rather contractually prescriptive process? There is a wealth of literature on Contract procedures, advising how to execute a Contract and adequate narrative on Contract law covering how the law has developed, the key Contract clauses, the reasoning behind them and how the Contract law is applied in practice (Adriaanse, 2005, xxvii). Where, however, a level of detail seems to have been overlooked is surrounding that initial stage of presenting a claim, particularly the existence of literature providing guidance to Contractors in an area which is largely outside of their expertise.

Aims and objectives

The main aim of this research is to determine the sections that are fundamental in the preparation of Contractors’ construction claims. The following three objectives have been devised to assist in achieving this aim:

- Evaluate the current literature and guidance surrounding claims in the construction industry, specifically the preparation of claim documents;
- Determine the fundamental sections necessary for inclusion in a comprehensive claim document;
- Explore the feasibility of standardisation of claim documents through the use of a formal template.

Analysis of the current literature available will serve to authenticate the sections that are concluded as definitive in claims preparation. To further substantiate this paper, standardisation will also be considered with regard to whether it could actually work in practice in the form of an industry-wide template with the purpose of assisting Contractors in writing a claim. Therefore, the emphasis of this paper is to analyse the current literature, explore
the documents fundamental to a claim in order to determine the main sections essential for inclusion in a well-presented claim document. Taking this further, the professional merits of standardisation of claims through an industry-recognised standard form will also be discussed.

**Methodology**

Research which sets out to explore behaviours and experiences in order to determine in-depth opinions of ‘why’ rather than ‘what’ (Dawson, 2006, p.14) is perceived to benefit more from qualitative data. This research method provides a deeper reasoning behind the question as opposed to a quantitative approach which serves to describe and analyse (Graziano and Raulin, 2004, p.135). Qualitative data collection was therefore considered an appropriate method due to it also being “largely descriptive in character” (Sapsford and Jupp, 2006, p.245). It soon became apparent that due to the confidential nature of claims, individuals were unwilling to partake in formal, documented interviews and provide information on company claims procedures. To overcome this, more informal ‘discussions’ were had with industry professionals to provide some insight into claims preparation generally. Despite that lack of formality and possibly subsequent control, the opinions gathered collectively served to substantiate many of the concepts within this paper.

The difficulties found in producing tangible, qualitative data brought the collection of quantitative data more into consideration. However, research into this method of data collection found that it would not provide an additional element to the research as this paper has not set out to determine such things as, ‘How long does a claim take?’ and ‘How much does it cost to compile a claim?’. More so it has set out to look further into the subject with the aim of determining such things as ‘What factual evidence is important in claims preparation?’ and ‘What level of information is required for an initial claim document?’, questions which have more open ended rather than definitive answers.

The research for this paper has therefore consisted of Content Analysis, which is appraised by Birley and Moreland (1999, p.53) stating that “Content Analysis is a very useful approach...documents may contain valuable information in their own right, but additionally they throw light upon contemporary ideologies...and commonly held views”. This type of analysis comprises three main forms: primary, first hand information not previously gathered; secondary, reuse of information written after an event and statistical sources (Birley and Moreland, 1999, p.53). This paper focuses on secondary sources of information taken from relevant literature to provide an account of the available guidance, the current practice of claims compilation within the industry and the requirements of claim documents. Using secondary data a picture could be built up to give an insight into what is the current practice, the essential factors for claims and to substantiate the merits of standardisation.

The decision not to adopt primary research methods in some circumstances is supported by Kumar (1999, p.119) who states that a problem with any form of data collection is that it cannot provide totally dependable information. Certain factors can be controlled to increase the accuracy of the data, however there will always be an element of inaccuracy that will need to be considered in the evaluation of any findings (Walliman, 2005, p.243). In this particular subject area it was seen that the controls would be difficult to administer due to the exceptional personal involvement in claims preparation. When things start to go wrong in a construction project, especially during the latter stages of a programme, individuals have invested a great deal of time and energy into the task, and feel particularly attached to the situation. The general perception of any claim presentation is then deemed a
direct reflection on that individual’s professional ability. Those more directly involved are therefore less likely to have an objective view on events. With this sensitivity in mind, both qualitative and quantitative data collection methods were deemed too intrusive and unlikely to be met with a responsive result. Discussions with professionals from the construction and legal profession further validated this advising that, although in theory companies are keen to be seen as willing and open to discuss company procedures, in practice it is very much an undisclosed and competitive matter.

The sole use of Content Analysis as a form of research has been criticised, however Scott (1990, in Bryman and Bell, 2007, p.321) suggests implementing the following criteria in assessment of a document:

- Authenticity – to question the derivation
- Credibility – to evaluate any bias
- Representativeness – to look at the similarity to other publications

The literature used in this research was considered in terms of the aforementioned criteria and critiqued via consultation with industry professionals.

Results and Discussion

The Royal Institution of Chartered Surveyors (RICS) recognises that not all professionals within the construction industry are required to have the same understanding of the general law as those employed in the legal industry. They do however need to have a profound understanding of the law under which their direct area of work is governed (Constable and Lamont, 2007, p.vii). It is for this reason that a range of literature exists within the construction industry covering contractual claims mainly centred on Contractual duties and obligations, the legally or morally binding agreements assumed by the signed parties (Phillips, 1999, p.53).

Less literature existed around the actual preparation of claims which simply goes to support the notion that more research needs to be done in this area, particularly in advising Contractors of their obligations, priorities and best interests. The literature available provided a sufficient insight, highlighting common principles and theories on the preparation of claims. This ideology was also supported in the informal discussions with industry professionals with regard to what is in existence and what is further required in this area.

Good Record Keeping

It is the factual evidence of the execution of each party’s obligations throughout the duration of a Contract that comes under scrutiny in the event of a claim. The execution of a Contract can only be accurately represented by comprehensive record keeping, also known as quality assurance. This serves to document the constant activity thus making records of fact essential in the comprehensive compilation of a claim. Knowles (1992, p.100) states that the most essential element of successful claims negotiation is good records, using the phrase ‘he who asserts must prove’.

Regular and accurate record keeping on a project holds the key in the event of a claim, as it is the priority of the Contractor to evidence the relevant information in order to try to mitigate the event that led to the claim (Rubin, et al. 1983). The availability of appropriate documentation makes the apportionment of liability much easier, creating the ability to determine what happened, why, when and any relationship with other events (Carnell, 2005, p.74). Carnell continues to say that it is obviously easier to assemble project information during the course of a project rather than attempt to gather it retrospectively.

As evidence highlights record keeping as being the root of effective claims preparation it is necessary to briefly consider common processes to provide context to the subject. Chung (1999, p.6) defines quality assurance as preventative measures taken to reduce
managerial and communication problems. Such measures stem from processes such as Prince2 and the European Foundation for Quality Management (EFQM). These are just two examples of processes that provide guidance, advice and templates for all manner of documents with the aim of providing an element of control to the processes and documentation of a project. Taking quality assurance one step further, Chung (1999, p.108) also states the benefits to Contractors in adhering to the International Organisation for Standardisation’s quality system standard of ISO:9000. Further investigation into this however, goes beyond the scope of this paper.

Despite the amount of literature promoting the advantages of good record keeping, there is no Contractual obligation to comply with a formal quality assurance structure, it is simply advised from the outset. Commitment to good record keeping is down to the individual Contractor, who has an obvious vested interest. In discussing the practical application of quality assurance methods within the construction industry, Chung (1999, p.7) puts a lack of adoption of these methods down to the difficulties of application in such a varied, non-standardised industry. The Office of Government Commerce (OGC, 2002) conversely states that although Prince2 methods are mainly used on the consultancy side, they can be adapted to suit most organisations, suggesting that such methods could be adopted by Contractors and should be used in current practice.

The cost of quality assurance is also a significant factor in influencing a Contractor’s reasoning when considering the use of formal methods of record keeping. A Contractor must decide before even tendering for a project whether quality assurance will be adopted. Quality assurance systems have a subsequent cost that has to be accounted for and is normally added into a company’s overheads, any increase in overheads will be reflected in the tender sum when bidding for new work. This is particularly pertinent as increased tender prices in the current commercial market could reduce a Contractor’s likelihood of procuring new work. Taking this into consideration a Contractor may not be prepared to adopt quality assurance in such a competitive market and rather take a chance on the occurrence of a claim.

**Factual Evidence**

Having discovered that accurate record keeping is observed as the base of claims preparation, the obvious next step is to analyse the actual documents in question to rationalise the main sections of a claim. Knowles (1992, p.100-101) gives the following list as “basic records that should be kept on most Contracts”:

- Tender and Contract documentation
- Works records sheets
- Daily record of labour and plant staff etc
- Materials received and issued
- Drawing register
- Correspondence and minutes files
- Site diaries
- Site instructions
- Variation orders
- Additional works register
- Daywork records
- Contract programme
- Actual programme
- Photographs (including date)
- Agreed measurements of covered work
- Delay notifications
- Claim notifications
- Material orders and invoices

This is supported as a list of crucial elements to a claim by Trickey and Hackett, who also state the importance of recording any ad hoc amendments “as a measure of the effect of particular problems as they occur” during the course of a project. Trickey and Hackett go on to say that the correspondence between the Contractor and the Design team is the most important form of
correspondence when attempting to determine the facts of an event (Trickey and Hackett, 2001, p.198).

Rubin, et al (1983, p.133) add to this saying that no matter how good the original intention, verbal agreements and memories of fact fade with time and to make account for this, any changes to the construction works, however insignificant, should be recorded in as much detail as possible through correspondence, notes and photographs. Exploring this in more detail, Rubin (1983, p.134) continues to say that appropriate storage of documentation should be administered to ensure it is safeguarded from interference both from people and the elements.

**Contractor’s Duty**

Trickey and Hackett (2001, p.133) rightly state (in accordance with the Contract) that “the Architect’s or Quantity Surveyor’s task is not to challenge or reduce that [the Contractor’s] submission but, rather, his role is to build up an entitlement quite independently under the terms of the Contract by ascertaining the amounts due, given the Contract Conditions and the established facts”. In effect, there is no requirement for the Contractor to submit a lengthy, complex document, merely provide the fact upon which the entitlement is assessed.

In support of this, Turner and Turner (1999, p.410) state that the claim document [claim statement] should initially only contain information which would be needed by those involved directly in the project namely the Contractor, Employer, Architect and Quantity Surveyor. This information should be “such information...as is reasonably necessary” to enable the Architect or Quantity Surveyor to establish entitlement.

This level of information is perfectly sufficient until such a time that the situation were to lead to legal proceedings. The work required at this stage for compiling the necessary additional documentation should be undertaken at that time so that any associated costs can then be recovered where successful (Turner and Turner, 1999, p.410). Essentially the Contractor is not entitled to reimbursement of costs for the initial presentation of the claim but where grounds for a claim are accepted, any costs associated with providing further information are liable for reimbursement.

The purpose of defining what information is directly required in an initial claim document links back to the Contractor’s Contractual obligations previously mentioned, as advising of a Contractors minimal obligation can reduce the time needed for preparation and subsequent assessment. This reduction in time leads to the establishment of liability sooner and consequently a reduction in the associated cost, for which the Contractor is liable at this stage of proceedings.

**Elements of a claim document**

The authors who have provided the majority of credible research towards this subject again provide the most valid information for analysis here. Knowles (2010) states that “in order to succeed, a claim or defence needs to be clear, accurate and draw a close link between the cause and effect. Lack of clarity in a submission can often prolong resolution of a claim beyond that which would otherwise be commercially justifiable and reasonable”. Much of the emphasis of this paper is placed on the sections that constitute a “clear and accurate” claim document and the elements fundamental in supporting these sections.

Turner and Turner (1999, p.411) say that the “golden rule is to say enough, but not too much” which supports the earlier idea that it is neither the Contractor’s duty nor in their interest to exaggerate this area. It is recommended that within the context of the claim the Contractor should not highlight any suggestion that the Employer has acted unprofessionally, with the manner of the document remaining professional.
throughout. Turner and Turner (1999, p.411) go on to state that to achieve the golden rule the claim should constitute three main sections:

- Factual account of what happened including the changes during progress, sequence of events and the consequences of the event.
- An overall analysis summarising the events in question
- Supporting technical data directly relevant including a sketch site layout and a construction programme indicating planned and actual dates

Any further documentation required to support the above section should be included in appendices. Caution is to be used when collating appendices and strict guidelines should be followed to reduce the inclusion of any documents with no strong relevance. Documents included should be directly and clearly linked to the applicable section and be concise in content, using schedules to summarise information where possible.

Knowles (1992, p.101) also believes there to be common sections of a well-presented claim document, those being:

- Introduction
- Contractual basis of claim
- Details of the claim – time and money
- Evaluation of the claim
- Appendices of supporting information

Interestingly Trickey and Hackett (2001, p.133) address this area from the reverse angle, highlighting how an Architect or Quantity Surveyor should set out their assessment of the Contractor’s entitlement. The method of presentation suggested takes the form of sectional headings called ‘Heads of Claim’ which are the main sections under which a Contractor’s entitlement can be established and are listed below:

- Materials
- Labour disruption
- Attraction money and bonus payment (only in certain circumstances)
- Preliminaries and supervision
- Inflation
- Head office overheads and profit
- Interest charges

This advice on claims from the opposite angle is particularly pertinent as it supports the argument that the information required and the method of presentation is similar for both sides of the dispute, suggesting that a standard template would be advantageous to all parties.

**Moving forward**

The lack of varied literature in this subject area leads to the suggestion that the actual act of preparing a claim is possibly seen as relatively simple and has therefore not been viewed as worthy of detailed exploration. The authors who have explored this area have however supported one another’s view within their literature in that it is an area much in need of review. A common conclusion was drawn from the literature regarding the content of a claim document and also the factors affecting its compilation. But this seems to be where most of the literature draws to a close. By ending the research here it appears that an opportunity is being missed to reduce the time and cost of the claims process while increasing the quality. Developing these ideas further could go towards creating more regulation rather than guidance which would serve to reduce the ambiguity and unprofessional nature of the claims that Contractors currently produce. A way of achieving this could be the implementation of a list of structured section headings or the formation of a template. Any type of formal structure or template would however need careful consideration to ensure the format and terminology used could be understood by all parties, in both writing and assessing the claim.

In the first instance it must be
decided what sections are needed for a claim document to be comprehensive enough to stand its ground under examination. From the research provided above, Knowles and Turner provide the most appropriate interpretation of claim document elements. The heads of claim as suggested by Trickey and Hackett would possibly provide a more detailed layout however it is questionable whether it would provide enough clarity of direction to a Contractor who is maybe less knowledgeable in this field. The elements subsequently selected can therefore be summarised as follows:

- Introduction
- Summary of events
- Basis of the claim
- Appendices of supporting information

At a glance these sections could appear too limited but the purpose of providing these is to simplify the process of writing a claim. These four sections act as a means to build up a concise document at the stage where the objective is to basically ‘register’ a claim with the appropriate party.

**Standardisation**

Many have long examined the issue of standardisation within the construction industry, more recently and possibly controversially Sir John Egan in his report, ‘Rethinking Construction’. The report, commissioned by the Deputy Prime Minister, looks at the “scope for improving quality and efficiency in UK construction” (Egan, 1998, p.3), highlighting the lack of productivity and the need for standardisation. Although the report focuses mainly on standardisation of manufacturing and physical construction elements, the industry as a whole could learn from the recommendations. By taking comparisons from other industries, the report demonstrates that standardisation is not an unknown concept and that successful implementation can lead to “greater efficiency and quality” (Egan, 1998, p.27).

Certain processes within the construction industry have adopted standardisation through standard form documents. Many of these documents are produced and endorsed by the RICS as the best method of execution in that particular area. The templates, available on the RICS website page dedicated to ‘Practice Standards and Guidance’ (RICS, 2010), illustrate procedures which are compatible with some form of standardisation. Examples of such items are the standard forms of appointment, cost analysis, terms of engagement, as well as technical documents such as valuation certificate templates, all exist with the aim of providing a recognisable, cohesive standard across a specific element of work. Standardisation has been seen as a highly advantageous form of control in the industry by one of the largest recognised construction associations, highlighted through the level of promotion and accessibility, which goes a long way to supporting the further considerations of this paper.

Standardisation of the construction industry can also be seen in other areas, one of which is tender bid documents. The purpose here being the reduced time and cost of evaluating tender documents that are intentionally prescriptive (Gould and Joyce, 2004, p.168). Having seen that examples exist in other areas of the construction industry the question still exists as to whether standardisation is a viable concept for claim documents. There is little published evidence to support or refute the specific idea of a standard document for claims preparation. From discussions with some industry professionals it seems that the possibility of its worth exists, however questions arise when considering the content and formatting. The recommendations for content were discussed previously and the suggested format would be either a standard form template or simple list of structured headings. A standard form template would give more detail on the requirements of each section, the associating documents and possibly
guidance on word count. Providing a list of sectional headings would create a less formal method of preparation possibly still leaving the document open to differing interpretation, standard and consistency.

The benefits – why is it needed?

The benefits of using a standard form can be seen from other areas that have adopted standard form or templates, as previously mentioned. Having one method of presentation reduces the element of error through a common understanding of the format. Not only does it become clearer to Contractors what is required, thus reducing any ambiguity, those reading the claim also obtain clarity on the factual events and where any possible errors may have occurred in the compilation of the document. For this same reason there is less variance in interpretation of both what the document needs to contain and what is being claimed. It would mean that Contractors, Architects and Quantity Surveyors would be working from the same point of reference for the duration of the claim, from inception, to evaluation of entitlement.

A Contractor will often appoint an external Consultant as soon as a project seems to be heading towards a claim situation as the claims process can be lengthy and require many resources from a business. Regulating the process of claims preparation through a standard form would reduce this reliance on external Consultants. It is a commonly held view that standardisation reduces the required resource. Using a standard form would inevitably reduce the preparation time by a Contractor, not only due to the prescriptive nature, but also through repetition and progressive familiarisation with the form and its requirements. In addition to reducing the expenditure of a Contractor, the benefits of reducing the timescales of a process are clear, the sooner a Contractor entitlement is recognised, the sooner damages are paid.

If the parties fail to resolve a claim the Contract provides for dispute resolution, where a claim is then referred to a third party for assessment. The benefit of a well-presented document at this stage will reduce the Contractor’s costs in briefing the third party as the claim will clearly demonstrate contention. In the event of dispute resolution, any damages to be paid would not be released until the end of the process therefore it is in a Contractor’s interest to present a comprehensive document to speed up the process.

The implementation of the recommendations of this paper could reduce the reliance on external consultants and reduce the likelihood of dispute resolution through providing a clear set of instructions that create consistency within the process of claims preparation.

Conclusion

It can be concluded therefore that before a claim even arises, when the good relationships and intentions still exist within a project, documentation of proceedings is imperative and should not be overlooked just because things are going well – effectively, plan for the worst and hope to be proved wrong! Although this can be criticised as being a negative approach, Contractors would do well to equip themselves with all the necessary tools to defend their position should they be at the receiving end of a loss. It is better to have the information and not need it, than need the information and not have it.

The availability of the relevant documents, held within a logical filing system, is the first step in preparing a comprehensive claim document. With this information to hand a Contractor is able to substantiate a claim with factual, technical evidence, it then relies on the presentation of this information in a legible, coherent manner for issue to the Architect or Quantity Surveyor. As current legislation has proved to only provide
advice and guidance to Contractors when writing a claim document, this paper recommends the implementation of a standard form template that would regulate the process.

As aforementioned in the Results and Discussion section, the research undertaken highlighted the fundamental information, compulsory for inclusion in a claim, which was then condensed into four sections seen to best represent the level of information required in the initial event of a claim. The recommendation is that these sections should form the basis of a standard form of claims template. This should then be developed to become a recognised industry standard and be utilised successfully throughout the construction industry. The four sections and their necessary inclusions are described here:

Introduction

The introduction should set out the appropriate Contract sections including details of all those party to the Contract, the form of Contract used, the construction dates, the Contract sum and any other key facts which need to be known from the outset.

Summary of events

The information contained in this section should be an exact and succinct factual summary of the claim event. A brief overview of the project should be given following on to focus on the claim event. There is a tendency when setting the scene to move away from the point, which is to be avoided. Information should include: dates; sequence of events; details of any instructions or variations issued. In short a factual account of who, when, what and how.

Basis of the claim

Here the Contractor should demonstrate what they are claiming and why. It should not be concerned with allocating blame nor should it aim to establish entitlement.

The Contractor’s sole aim here is to set out their claim and the associated damages they wish to levy.

Appendices of supporting information

This section should not be viewed as an opportunity to include all of the information to hand as this defeats the object of having a concise main document and will not serve any benefit. It must be stressed that documents should be highly relevant to the claim event and summarised where possible. Examples include: planned and actual construction programme; drawings; photographs; instructions; variations; correspondence; site records; meeting minutes.

Reflection

This paper followed the intentions of the methodology in researching the subject and obtaining worthwhile conclusions. One discovery during the course of the research was the lack of literature surrounding the chosen subject. This was balanced with informal discussions with industry professionals and through focusing on the insightful literature that was available. Although a wide range of texts were not found for this research, the outcome reached and recommendations developed sufficiently satisfied the aim of this paper.

To continue the research of this paper, comparison could be drawn from the legal industry. Investigation could be made into the existence of standard forms of legal claim documents to examine the content and format. This area was however considered too wide a scope for the intentions of this research. It is also believed that this research would be better undertaken by a professional within the legal industry due to the specialised knowledge involved.

As previously discussed simply providing a list of sectional headings to aim to regulate the claims process would not eradicate the current ambiguity and inconsistency. Scope for further research
to expand the recommendations of this paper could therefore involve developing the actual format for the standard form template, using the aforementioned recommendations as the foundation. This could involve discussion with professional organisations such as the RICS and Chartered Institute of Building (CIOB) to determine the factors involved in producing and implementing such a document.

References


