



New Water Supply Pipes

Water regulations guide

Introducing Metro Plumb North East

Metro Plumb North East is a franchisee of the national brand Metro Plumb, dedicated to providing plumbing and mains water services across the North East of England. As a WIAPS and EUSR registered company, they are here for all your water supply needs, 24 hours a day, 7 days a week, 365 days a year.

Who Are Metro Plumb North East?

Metro Plumb North East are your local professional plumbers with expert training to provide a complete range of services from commercial plumbing and gas to electrical works, utilities work and domestic plumbing.

Accreditations and Qualifications:

Metro Plumb North East carries many accreditations to back up our training and give you peace of mind. Our accreditations demonstrate our commitment to the highest standards of quality and safety. These include:

- WIAPS Registered
- EUSR Registered
- NVQ 3
- Authorised Agents of Northumbrian Water
- WaterSafe Registered

As part of the wider Metro Plumb group, we also benefit from the group holding the following accreditations:

- APHC Contractors
- ISO Safe Contractor
- Gas Safe Registered
- ECO Vadis

This means a trusted and fully qualified team delivering a safe, compliant and professional service every time. You can be confident that any work we carry out is backed by rigorous training, recognised accreditations and a focus on long-term reliability and protection for your water infrastructure.

Risk Mitigator and Asset Protectors

Metro Plumb North East serve as a risk mitigator and asset protector when it comes to water mains work, combining technical expertise with a deep understanding of water network integrity. As Northumbrian Water-approved engineers and members of the WaterSafe scheme, our team ensures every installation, repair, or upgrade is performed to the highest standards, reducing the risk of costly leaks, disruption, and long-term damage.

By providing timely maintenance, precision leak detection, and rapid emergency response, Metro Plumb North East protect both the infrastructure and the end customer's property, safeguarding water supply, preserving valuable assets, and providing peace of mind throughout the lifecycle of the water mains.



New Water Supply Pipes

When laying pipes, all materials and fittings must comply with the Water Supply (Water Fittings) Regulations 1999. The following information is taken from Northumbrian Water's guide to achieving water regulations and is only intended as guidance.

Private supply pipes must be inspected in advance of being connected to our water mains network. There are two options for certifying Water Regulations compliance in terms of supply pipes by either gaining consent from Northumbrian Water or by using a WaterSafe approved contractor, such as Metro Plumb North East who are both an authorised agent of Northumbrian Water and a WaterSafe approved contractor.

Previous Industry Used Techniques To Avoid: Moling

What is Moling?

Moling is a trenchless technique used to install new water supply pipes underground with minimal disruption. A special pneumatically driven mole (a torpedo-shaped device) is launched from a small access hole and creates a path through the soil for the new pipe to be pulled through. This allows water mains or service connections to be laid quickly and efficiently, without the need for extensive digging or open trenches.

Why Moling Isn't Recommended?

While moling is an efficient and low-disruption method for installing water pipes, it's not suitable for every site. And often leads to difficulties in achieving the regulated, desired installation as described in the Water Supply (Water Fittings) Regulations 1999.

Certain ground conditions can make this technique challenging or impractical. Such as:

- Rocky or dense ground – Large stones, bedrock, or very dense soil can block or deflect the mole, making it unable to create a clean, straight path.
- Congested areas – In spaces with lots of existing underground utilities (gas, electric, telecommunications), moling may not be safe or feasible due to the risk of damage.
- Soft or unstable soil – Very loose, wet, or sandy soils can cause the bore to collapse, making it difficult to complete the mole run successfully.
- Limited access – If entry or exit points for the mole can't be established, traditional open-trench methods may be required.

In these situations, an open-trench installation may be the best or only viable option, allowing for precise placement of the pipe and ensuring long-term reliability.

The Importance of Compliance with the Water Supply Regulations 1999

All water supply installations must adhere to the Water Supply (Water Fittings) Regulations 1999, which set out strict standards for the design, installation, and maintenance of water supply pipework. These regulations are in place to:

- Protect public health – By ensuring water is kept clean, safe, and free from contamination throughout its journey from the mains to the point of use.
- Prevent waste and leakage – By mandating robust design and installation standards that reduce the risk of water loss, leaks, and costly damage.
- Ensure long-term reliability – Helping to maintain a safe and efficient water infrastructure for both residential and commercial customers.

By choosing an installer that understands and operates within these regulations, you can be confident that your new water supply is safe, compliant, and built to last, providing peace of mind for years to come.



Vacuum Excavation: A Safer, Cleaner Way to Dig

When laying mains water pipes, we can use **Vacuum Excavation** - a modern, non-invasive digging technique that prioritises **safety** and **sustainability**.

Why It's Better for You and the Environment

- **Reduces Risk:** Vacuum Excavation drastically lowers the risk of damaging underground utilities, especially in congested or sensitive areas. Unlike traditional digging, there's no heavy mechanical impact - just gentle suction or air-lancing that safely exposes the pipework.
- **Protects the Environment:** All excavated material is neatly collected into a sealed onboard container. This means less dust, debris, and disruption on-site. Once the job is done, the soil can be safely returned to the trench or cleanly removed for recycling - nothing goes to waste.
- **Cleaner and Quieter:** With minimal noise, reduced emissions, and no need for large spoil heaps, Vacuum Excavation keeps your neighbourhood cleaner and quieter throughout the works.

The Right Tool for Every Job

We use a range of Vacuum Excavators to suit the scale and location of your mains water project. Working alongside our colleague at Metro Rod Cumbria and the surrounding areas, we have direct access to the latest equipment to suit your job. The equipment we use includes:

- **Compact Track Units** like the *Air-Vac Track* can access tight or soft-ground spaces with ease.
- **Mid-sized Mobile Units** offer powerful suction and flexibility for urban and rural works.
- **Large Truck-Mounted Suction Excavators** handle big projects with high-efficiency debris collection and longer operating range.

Whether we're digging next to your home, under a footpath, or near existing utilities, we choose the right machine to get the job done efficiently and safely.



Using Suitable Materials

It is vital to assess ground conditions before selecting materials for water supply pipes. The most common material used is medium-density polyethylene (MDPE) manufactured to the relevant British Standard. However, certain chemicals — such as oil, petrol, or creosote — can permeate MDPE pipes, posing a risk to the quality of drinking water. If the ground is contaminated with these substances due to storage, spillage, or other activities, it may be necessary to use a 'barrier' pipe and suitable fittings designed for such environments.

The following section provides general information about pipe materials and contaminated land. For more detailed guidance, including best practice and industry standards, visit Northumbrian Water's website: www.nwl.co.uk/services/developers/ukwir-contaminated-land-guidance/

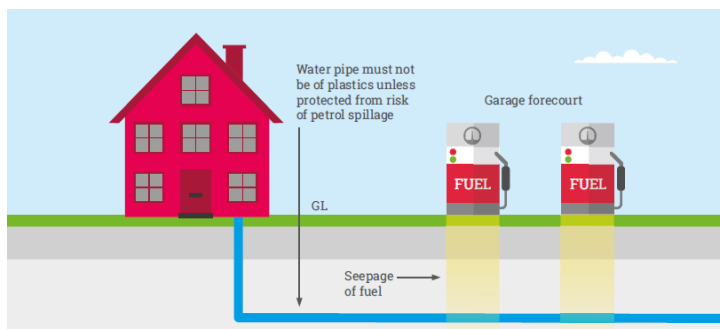


Image by Northumbrian Water, Laying new water supply pipes, PDF June 2025

Barrier Pipe

Barrier pipe is specially designed to protect water supplies from certain chemicals and contaminants that can permeate standard MDPE pipework and compromise water quality. There are several types available, including ductile iron, plastic-coated copper, and multi-layer plastic pipe with a metal barrier. All barrier pipe installations must conform to the relevant standard, BS8588.

Pressure Testing

Wherever possible, water supply pipes should be laid in a continuous run, avoiding joints. When joints are unavoidable, a pressure test and disinfection must be conducted prior to connection to the mains. This pressure test must be witnessed by a representative or conducted using a data logger, with results forwarded for review and approval.

For both internal and external pipework, the test pressure should be 1.5 times the maximum working pressure that the pipe and fittings will be subjected to. Upon successful pressure testing, a disinfection regime must be performed, supported by laboratory analysis, to ensure the integrity and safety of the water supply.

Disinfection

Northumbrian Water will require disinfection:

- If the new connection is to an existing premise, domestic or otherwise, that was originally connected to a non-Northumbrian Water supply, e.g. raw water, springs, borehole or other source.
- For an existing property previously supplied by the above, all of the internal and external pipework needs to be disinfected prior to connection to the supply.
- The new water pipe is of 50mm external diameter or greater.
- The new pipe is greater than 50 meters in length.
- If the installed pipe has been left or isolated for more than 30 days.
- If the pipe is left empty and capped at both ends for anything greater than three months, seek guidance from the Water Regulations department, as this may be subject to site-specific risk assessment.
- The pipe is subject to ingress by pests or contaminants.

Note: Following the disinfection, water samples are required for bacteriological satisfaction. Total Coliforms, E Coli, 22 & 37°C Colony Counts, Free and Total Chlorine Residuals must be taken and certificated by a UKAS accredited laboratory.

Building Entry

Where a water pipe enters a building or runs beneath a building, etc, it must be located in a suitable duct. The correct size ducting is ideally a minimum of 100mm (4") diameter pipe, to allow the pipe to be removed in the future if required. The ducting pipe is usually plastic, but can be other materials if suitable. There must not be any markings for other utility services like gas, electricity, telecom, etc.

Pipes entering a building at the approved depth should be passed through a duct with each end and sealed with a suitable material to prevent against entry of fluids, vermin and insects. A removable universal adaptor could be used. The duct should comprise a continuous, slow-bending duct of sufficient size to permit the pipe and insulation to be withdrawn and replaced if necessary. Refer to diagrams 1, 2 and 3.

A suitable stop tap (BS1010) and drain off valve (BS2879) must be fitted as soon as the pipe enters the building. Ideally, this must be as close to the point where the pipe enters the building as it is possible. The pipe needs to be insulated as per diagrams 2 and 3.

Diagram 1: Pipes entering the building greater than 750mm from the external face of the wall

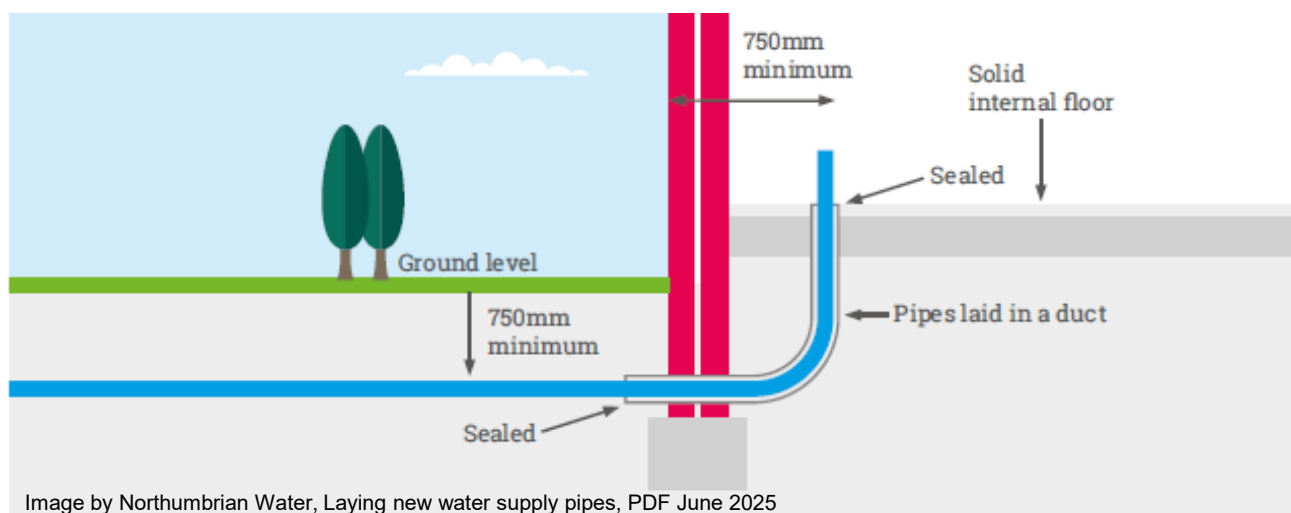
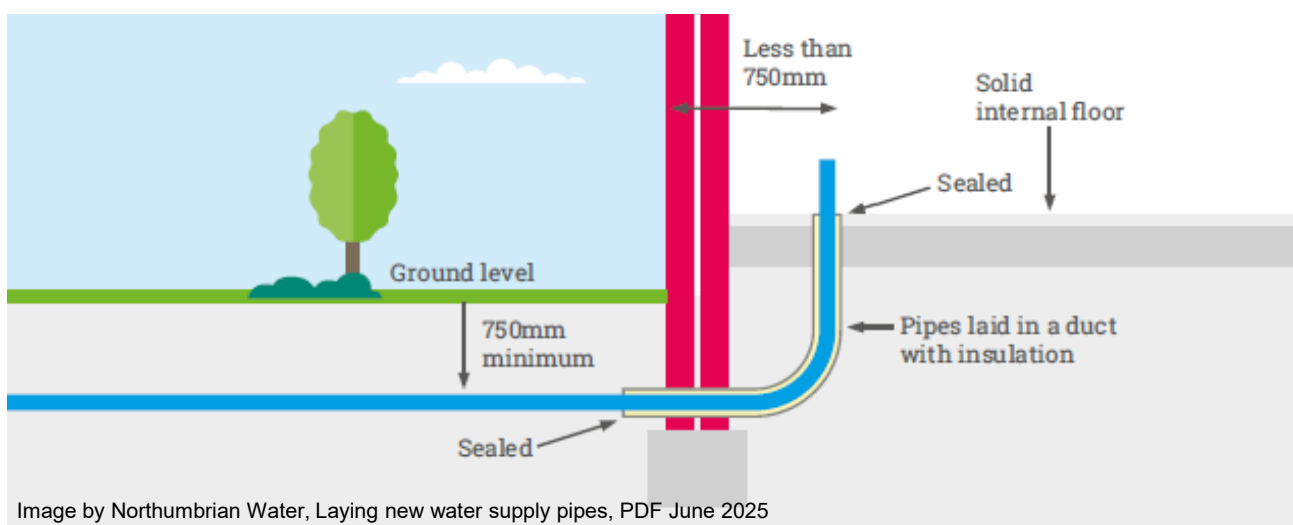
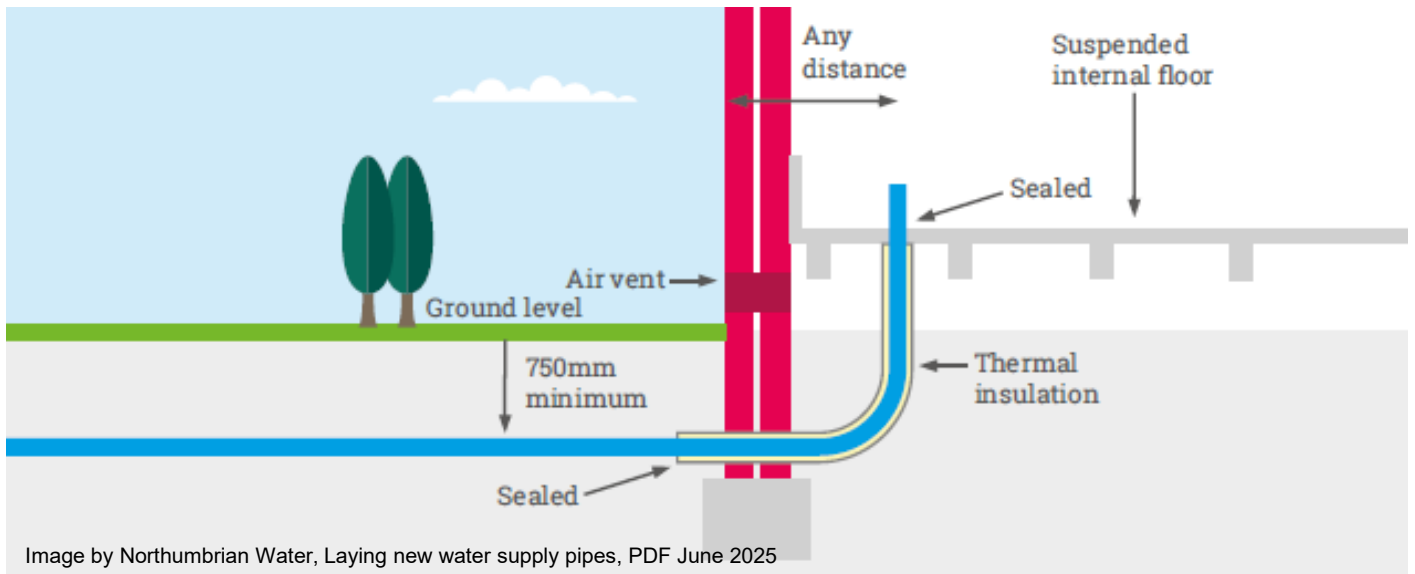


Diagram 2: Needs insulation - Pipes entering buildings less than 750mm of ground cover or the pipe enters the building at a distance of less than 750mm from the external face of the wall.



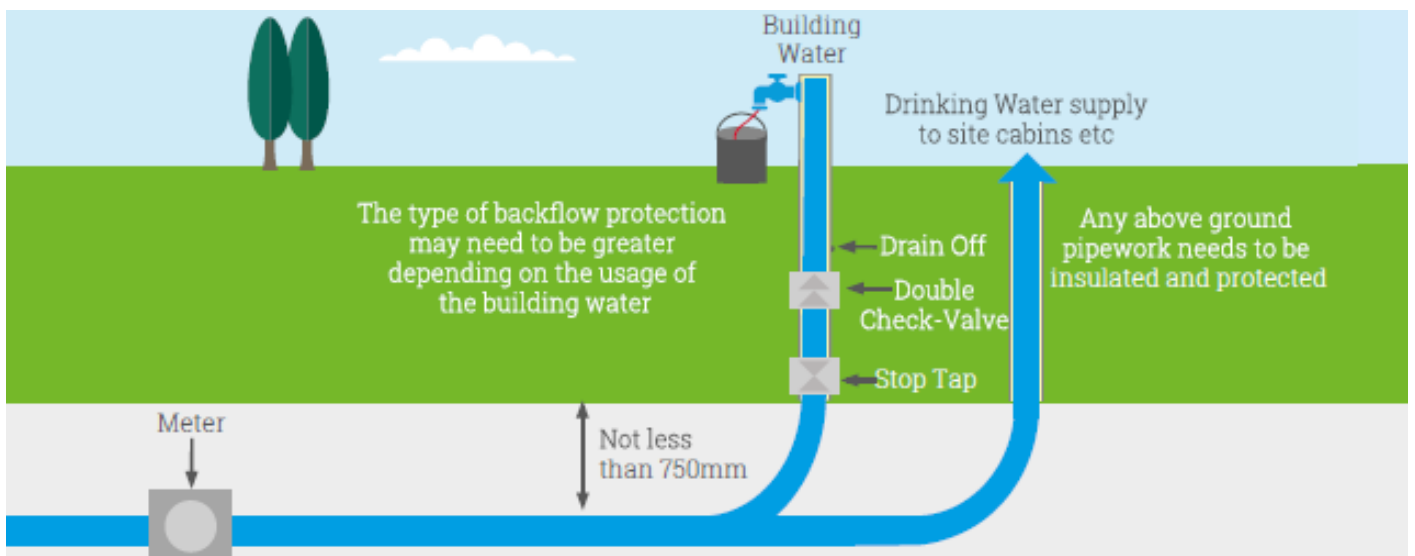
Building Entry (Continued)

Diagram 3: Needs insulation - Where the incoming pipe passes through a vented or unvented airspace, such as an adjacent internal suspended lower floor, the pipe should be fully insulated.



Temporary Supply

If the temporary supply is to be used for domestic purposes, such as a supply to site cabins, canteens etc. The potable water supply must be protected against potential contamination from activities being carried out during construction works by means of a backflow protection device such as a double check valve.



Internal Pipework and Fitting (Non-Household Buildings)

An inspection by Northumbrian Water employees will be required for any work carried out before a connection to the water main can be made, except that carried out by a WaterSafe approved contractor. All works must comply with the requirements of the Water Supply (Water Fittings) Regulations 1999, and a copy of the certificate for work completed forwarded to Northumbrian Water.

Reclaimed Water Systems

A reclaimed water system or a water reuse system is any installation designed to collect, store, treat, and distribute water that is not taken directly from the mains supply. Under the Water Fittings Regulations, if such a system includes a backup supply from the public mains, it must be notified to the water company in line with Regulation 5. All water reuse installations will be inspected, logged, and registered accordingly.

Greywater is water sourced from the mains supply that has already been used for bathing, laundry, or washing dishes.

Rainwater is water collected from roofs or other hard surfaces, diverted into a storage tank, and reused for applications such as toilet flushing.

Reclaimed water is any water — other than potable mains water — that has been collected, treated, and brought to a quality suitable for a specific use, such as garden irrigation.

Agricultural Premises

Animal drinking bowls and troughs which are connected directly to the mains supply must be fitted with a double check valve at the boundary and must have fluid category 5 backflow protection. All troughs must be adequately supported and secured against movement by livestock.

For further information, please visit www.waterregsuk.co.uk.

Notification:

Regulation 5. Any person who proposes to install water fittings in connection with any of the operations listed adjacent:

1. Shall give notice to the water undertaker that they propose to begin work.
2. Shall not begin that work without the consent of that water undertaker, which shall not be withheld unreasonably, and
3. Shall comply with any conditions to which the undertaker's consent is subject.

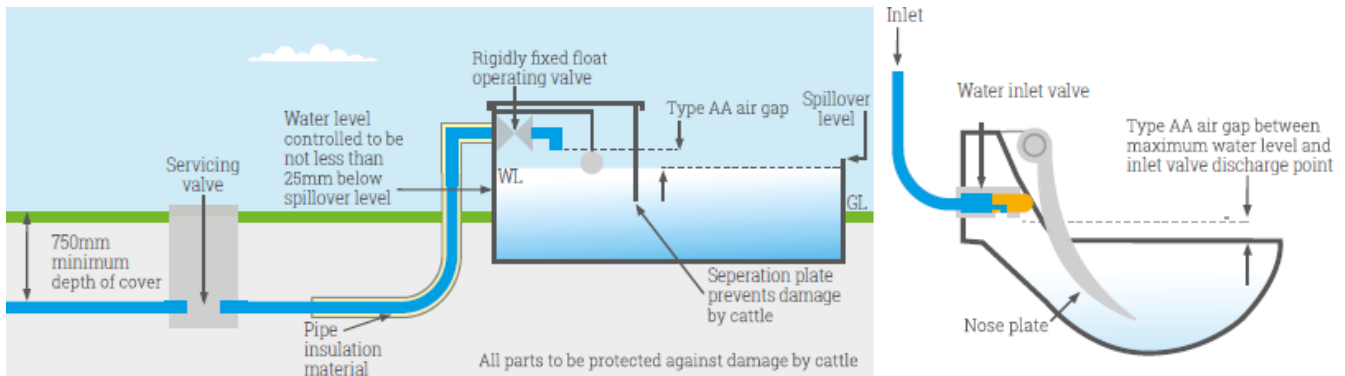


Image by Northumbrian Water, Laying new water supply pipes, PDF June 2025

WaterSafe

WaterSafe is a free online directory and national accreditation body for competent and qualified plumbers in England, Scotland, Wales and Northern Ireland. Visit www.watersafe.co.uk

Next Steps

Now you've read through the details and methods used to supply and install new water pipes, it's time to get started and restore your water supply. The below shows our 7-step process to provide you with full clarity and visibility of what to expect.

1

Contact us to book the job

2

Read and sign the terms and conditions
At this point, we will also request payment of the service fee

3

We will agree on an appointment time with you

4

We will arrive on site, complete the survey and provide an update on timescales and works being carried out

5

Excavation works take place and the job is completed

6

Invoice sent to you once all work is completed

7

Payment of the invoice

Optional

We can also support you with an insurance claim, providing advice on the questions they will ask and helping you to answer these questions in order to progress with your claim.

Terms and Conditions

This section summarises the most critical terms. Full Terms & Conditions apply in full. By instructing works or making payment, you agree to all terms contained within the full document. These terms and conditions apply to Metro Plumb North East only and do not form part of the terms and conditions of Metro Plumb, part of Metro Rod Ltd.

Payment Terms

- Due immediately upon completion and invoice issue.
- Bank transfer only unless otherwise agreed in writing.
- No delay allowed due to insurance, quotes, disputes, or third-party opinions.
- All remaining balances are due immediately upon completion of the work and issue of the invoice.
- Late payment triggers:
- Admin fees up to £150
- 8%+ BoE interest (commercial) or 5%+ BoE (domestic)
- High court enforcement after 7 days of unpaid

Emergency & Trace-and-Access Works

- Emergency works may proceed without prior price confirmation.
- Surface reinstatement will be basic, level, and safe – not cosmetic.
- No liability for aesthetic damage, hidden pipes, or features unless disclosed.

Scope & Changes

- Scope may change pre or post-excavation (e.g., pressure issues, third-party damage, obsolete infrastructure).
- We may proceed with essential remedial works to protect life/property or ensure compliance.
- Quote amendments are permitted if unforeseen issues arise.

Works Freeze & Suspension

- If you fail to pay, we stop all works immediately with no liability for delay or damage.
- You remain liable for costs to date and any remobilisation or reinstatement needed.

Customer Behaviour

- No site access interference or obstruction.
- Obstruction = £180+VAT per hour per crew + commercial loss claim.
- Harassment, access refusal, or false claims = contract termination and recovery of full costs.
- Safeguarding breaches or unsanitary site conditions = immediate termination without refund.

Personal Guarantee

- For commercial clients: You personally guarantee payment if your business doesn't pay.
- Site Control & Surveillance
- We retain full site control: safety zones, welfare units, 24/7 access if needed.
- Body cams, CCTV, and recordings used lawfully for safety and evidence.
- Tampering or refusal to consent = service refusal or legal escalation.

Complaints

- Submit in writing to:
chelsea.jackson@metroplumbnortheast.co.uk
- We aim to respond in 14 days.
- No withholding payment during complaint reviews.
- False online reviews or public defamation = legal action.

Force Majeure

We're not liable for delays caused by natural disasters, fuel crises, strikes, utility failures, or statutory delays. If disruption exceeds 60 days, either party may terminate.

All completed works remain payable in full.

Insurance

We are not contracted with your insurer.

You must pay regardless of your insurance position or timeline.

Insurance-related documents incur admin fees unless stated otherwise.

Legal Framework

We operate in full compliance with:

Water Industry Act 1991

CDM 2015 Regulations

Consumer Rights Act 2015

UK GDPR, Late Payment Law & more

Where regulatory compliance is required, it overrides your preferences.

Metro Plumb North East Terms and Conditions for Water Mains Installation and Repair

These terms govern all services performed by MPNE relating to mains water works and any associated reinstatement or related activities. These terms and conditions apply to Metro Plumb North East only and do not form part of the terms and conditions of Metro Plumb, part of Metro Rod Ltd.

1. Nature of Works and Variable Conditions

Definition of Remedial Works

For the purposes of these terms, “remedial works” means any repairs, alterations, replacements, reinstatements, or corrective actions reasonably necessary to ensure the proper functioning, safety, or legal compliance of the water mains infrastructure, as revealed during or required by excavation or inspection.

Definition of Services

‘Services’ refer to the plumbing and mains water services as detailed in the provided quotation or work order. Any services not explicitly listed are excluded from the scope of this agreement unless otherwise explicitly agreed in writing.

Due to the specialist nature of water mains repair and installation, the full scope or cost of works cannot be determined prior to excavation. The customer acknowledges and accepts that excavation may uncover conditions that significantly alter the scope of works, including but not limited to:

- Non-compliant, damaged, or obsolete infrastructure
- Full or partial pipe replacement requirements
- Subsurface voids or instability (e.g., sinkholes)
- Historical damage or interference by third parties
- Additional works required by statutory authorities or to meet regulatory compliance

This list is illustrative and not exhaustive.

Metro Plumb North East and its authorised representatives may carry out any such remedial or additional works without prior approval where necessary to:

- Complete the job
- Ensure statutory and regulatory compliance (e.g., Water Supply (Water Fittings) Regulations 1999, WIAPS, EUSR/BPEC standards)
- Protect life, health, or property

Where circumstances permit and safety is not compromised, the customer will be notified of any major scope change as soon as reasonably practicable.

Enhanced Post-Repair Risk Disclaimer (Pressure-Induced Failures)

The customer expressly acknowledges and accepts that any repair to mains water infrastructure—particularly partial or isolated repairs—may result in an increase or change in water pressure. This may cause latent defects, pre-existing weaknesses, or deteriorated sections of adjoining infrastructure to fail, leak, or burst following completion. Such outcomes are not indicative of poor workmanship but are a known and accepted technical risk of pressure restoration. Metro Plumb North East shall bear no liability—financial or otherwise—for any subsequent failure, leak, or damage arising from pressure-related escalation in parts of the system not repaired, replaced, or assessed by Metro Plumb North East during the original scope of works. The customer agrees that responsibility for the condition of the wider system remains solely with them, and that no retrospective blame or financial liability shall be assigned to Metro Plumb North East in such instances.

Force Majeure – Suspension of Obligations Due to Unforeseen Events

Metro Plumb North East shall not be liable for any delay, failure, or inability to perform any part of its obligations under this agreement where such delay or failure is caused by events or circumstances beyond its reasonable control. These include, but are not limited to:

- Natural disasters or extreme weather events (e.g., floods, storms, earthquakes)
- Acts of terrorism, sabotage, or civil unrest
- Government restrictions or lockdowns
- National or regional supply chain collapse or material shortages
- Utility failure, fuel crisis, or critical plant malfunction
- Epidemics, pandemics, or enforced quarantines
- Labour strikes, lockouts, or industrial action not caused by Metro Plumb North East
- Delays or non-performance by statutory bodies, utility providers, or regulatory authorities

In any such event:

- **Suspension:** All obligations of Metro Plumb North East shall be suspended for the duration of the Force Majeure event, without liability for delay, loss, or disruption.
- **Notification:** Metro Plumb North East will notify the customer as soon as reasonably practicable and provide updates on the nature and estimated duration of the event.
- **Resumption:** Metro Plumb North East will resume operations as soon as it is safe, lawful, and commercially viable to do so. Any timeline or deadline affected will be extended accordingly.
- **Right to Terminate (Long-Term Disruption):** If a Force Majeure event prevents performance for more than 60 consecutive days, either party may terminate the contract without liability by giving written notice. All costs incurred up to that date will remain payable in full.
- **Customer Obligation:** The customer shall not withhold, delay, or reduce payment for any works completed up to the point of Force Majeure and agrees to cooperate with all reasonable recovery or rescheduling efforts.

This clause operates as a legal shield and shall override any other provision in this agreement where necessary to protect Metro Plumb North East from liability arising from genuinely uncontrollable circumstances.

2. Scope and Pricing

In urgent or excavation-sensitive works where conditions are unknown prior to attendance, it may not be possible to provide a fixed or estimated price in advance. The customer agrees that in such cases, a total invoice will be issued only upon completion, broken down into the following categories (including but not limited to):

- Materials used
- Labour charges
- Civil engineering equipment and consumables
- Certification and compliance documentation
- Plant or machinery hire
- Specialist or third-party professional services

This list is illustrative and not exhaustive.

The customer accepts full responsibility to pay the final invoice in full. All charges will reflect reasonable industry rates and be supported by relevant documentation if requested. All remaining balances are due immediately upon completion of the work and issue of the invoice.

If the customer disputes the invoice, they must raise any concerns in writing within 48 hours of invoice issue. However, such disputes do not remove or delay the obligation to pay in full within the agreed payment terms unless expressly stated otherwise by Metro Plumb North East in writing.

Where a quotation or estimate is provided, Metro Plumb North East reserves the right to amend, revise, or withdraw the quoted price at any stage—whether or not works have commenced—where circumstances arise that were not reasonably foreseeable at the time of quotation. This includes, but is not limited to, discovery of concealed infrastructure, regulatory compliance changes, access limitations, or material supply fluctuations.

3. Payment Terms

Payment is due in full upon completion of works and issue of final invoice, via bank transfer only. Card payments, cheques, cash, or deferred payment terms will not be accepted unless expressly agreed in writing.

The customer agrees not to withhold, delay, or reduce payment for any reason, including but not limited to:

- Pending insurance decisions or claims
- Disputes about scope or method of completed works
- Awaiting third-party quotations, surveys, or opinions

Unless stated otherwise, where a quotation is provided, they are valid for 14 calendar days from the date of issue.

Any queries regarding the invoice must be submitted in writing within 48 hours of invoice issue. However, raising such a query does not suspend or delay the customer's obligation to pay in full, unless a written exemption is granted by Metro Plumb North East.

In the case of commercial clients, any late payment will incur:

- A fixed administrative penalty of £150
- Statutory interest at 8% plus the Bank of England base rate under the Late Payment of Commercial Debts (Interest) Act 1998

In the case of domestic clients, late payment will incur:

- An administrative charge of up to £150 to reflect actual internal recovery costs, including staff time, system reprocessing, and enforcement preparation
- Interest at a reasonable rate not exceeding 5% above the Bank of England base rate, calculated daily to reflect fair compensation for disruption and financial impact

If payment remains outstanding after 7 days, Metro Plumb North East reserves the right to initiate debt recovery proceedings. During the first 7 days of non-payment, Metro Plumb North East's in-house legal team will initiate recovery steps, including issuing notices of demand, intent to escalate, and payment warnings. If payment is not received in full within 7 days of due date, the matter will be escalated to external high court enforcement agents or legal proceedings without further notice.

Initial Callout Survey Fee:

To book an appointment, a fixed fee of £50 + VAT is payable in advance. This fee covers the initial attendance and visual inspection by a Metro Plumb North East engineer.

This fee is non-refundable if the customer cancels or rearranges the appointment within 24 hours of the scheduled time

This fee is non-refundable if the customer cancels or rearranges the appointment within 24 hours of the scheduled time.

If Metro Plumb North East attends and the customer is not present, or access cannot be gained through no fault of Metro Plumb North East, the fee will be retained in full. A new callout fee will be payable for any rebooking.

No further works will proceed unless:

- The customer agrees in writing to the identified scope of works; and
- Any staged or advanced payment requested by Metro Plumb North East (at its sole discretion) has been paid in full.

Staged Payment Discretion

Metro Plumb North East reserves the right, at its sole discretion, to request staged or milestone payments before commencing or continuing any phase of works, regardless of total projected value. These may relate to:

- Labour costs for specific days or tasks
- Equipment or plant hire
- Material procurement
- Extended site presence
- Reinstatement or certification phases

Works Freeze Clause

Where a customer fails to make a required payment, staged payment, or balance within the specified timeframe, Metro Plumb North East reserves the right to immediately suspend all further works without liability. No further attendance, excavation, or reinstatement will occur until payment is made in full.

This “works freeze” does not constitute breach of contract and shall not give rise to any claim or compensation against Metro Plumb North East for delays, damage, or resulting disruption caused by the customer’s non-payment.

Termination Rights

Metro Plumb North East reserves the right to terminate the agreement immediately in the event of: (a) non-payment, (b) site access obstruction, (c) abuse or harassment of staff, or (d) any breach of these terms by the customer. All costs incurred up to termination shall remain payable in full.

Any breach of Section 9 (Abuse, Harassment, and Safeguarding) shall be deemed a material breach entitling immediate termination and full recovery of all incurred and committed costs

CDM Suspension Caveat

In the event that works are suspended under this clause, the customer acknowledges and accepts that:

- Metro Plumb North East will immediately withdraw all on-site personnel, equipment, safety barriers, signage, and health & safety infrastructure.
- Responsibility for ongoing compliance with all Construction (Design and Management) Regulations 2015, including but not limited to site safety, public protection, and access restriction, will revert solely to the customer from the moment of suspension.
- Metro Plumb North East will notify any relevant regulatory bodies or statutory authorities (including but not limited to the Health and Safety Executive, Environment Agency, Streetworks Coordinators, Water Undertakers, or Local Authority Building Control) of the suspension and transference of CDM duties back to the client.
- Metro Plumb North East disclaims all liability for injury, damage, breach, or regulatory penalty arising from the customer's failure to secure the site or maintain safety measures post-suspension.

Personal Guarantee (Business to Business)

In the case of commercial clients, where the instructing party is a limited company, the person signing or accepting these Terms personally guarantees full payment of all sums owed to Metro Plumb North East in the event of non-payment by the company. This guarantee is binding and enforceable under UK law.

Invoice Acceptance & Dispute Window

All invoices are final. Work is deemed completed when the site has been made safe and fully operational. The customer has 48 hours from the date of invoice to raise any concerns in writing. After this period, the invoice will be irrevocably deemed accepted in full, and no retrospective objections or reductions will be entertained.

This dispute window does not negate or delay the requirement for immediate payment. The customer must still comply with all payment terms as stated, and any concerns raised during the 48-hour period will be reviewed without suspending or deferring the obligation to pay in full and on time.

Notice & Delivery Clause

All formal notices, summaries of works, or copies of this agreement may be issued by post to the address provided by the customer. Such documents will be deemed received within 48 hours of posting, regardless of any objection, delay, or failure to acknowledge receipt. Metro Plumb North East shall not be liable for any loss or delay arising from the customer's failure to update their address or monitor their email/mail.

4. Insurance Disclaimers

All contracts and payment obligations under these terms are entered into between Metro Plumb North East and the customer directly. Metro Plumb North East does not enter into any contractual relationship with the customer's insurer, loss assessor, or third-party funder.

It is the customer's sole responsibility to make any insurance claim in relation to the works carried out. Payment must not be delayed or withheld pending insurance approval, settlement, or reimbursement. Metro Plumb North East is under no obligation to communicate with the customer's insurer and will not provide quotes, reports, or assessments for the purpose of facilitating insurance claims unless:

- Requested in writing by the customer, and
- Subject to a separate administrative charge, which will be added to the customer's invoice.

However, Metro Plumb North East is happy to provide a basic summary report of the works completed directly to the customer for submission to their insurer. All invoices must be paid in full by the customer in accordance with Section 3, regardless of the outcome or timeline of any insurance proceedings.

Pre-Work Acknowledgement Requirement

Before any non-emergency works commence, the customer shall:

- Sign a written declaration confirming acceptance of these Terms and Conditions, or
- Tick a confirmation box on our digital acceptance form.

This acknowledgement will include:

- Confirmation of direct payment responsibility (not insurer)
- Acknowledgement of the standing charge and prepayment requirement
- Personal guarantee for business clients (see Section 3)

5. Indemnity

The customer agrees to fully indemnify and hold harmless Metro Plumb North East, its employees, agents, and subcontractors from and against all claims, losses, liabilities, costs, expenses, damages, and demands (including reasonable legal and enforcement costs) arising from:

- Any disputes, delays, or losses associated with insurance claims or refusals, including where the insurer declines to reimburse the customer
- Inaccurate, incomplete, or misleading information supplied by the customer or their agent
- Interference, delay, or damage caused by the customer, third-party contractors, or any unauthorised persons
- Failure by the customer to obtain necessary permissions, consents, or access rights prior to works commencing
- Regulatory action or statutory penalty arising from any post-suspension failure to comply with legal duties (including but not limited to CDM 2015, streetworks regulations, or Building Control)
- Any third-party claims or damages resulting from latent conditions or risks not caused by Metro Plumb North East
- Any failure by the customer to make payment, provide access, or otherwise fulfil their contractual obligations under these terms

This indemnity shall remain in effect indefinitely following completion or termination of works, and shall not be deemed waived by any delay or leniency in enforcement by Metro Plumb North East.

Nothing in these Terms limits or excludes MPNE's liability to Domestic Clients (consumers) for death or personal injury caused by negligence, or for breach of statutory duty owed to consumers.

These Terms and Conditions represent the final and complete agreement between the customer and Metro Plumb North East. No verbal representations, informal discussions, or email exchanges shall override or modify the terms contained herein unless expressly agreed in writing and signed by a Director of Metro Plumb North East.

The customer acknowledges that:

- They have had sufficient opportunity to review these terms prior to commencement of works;
- No reliance is placed on any advice, recommendation, or representation unless confirmed in writing as part of the formal agreement;
- Any variation, waiver, or exception to these Terms must be agreed in writing and shall apply only to the specific instance confirmed.
- In the event of any inconsistency between these Terms and any other documents, the provisions herein shall prevail unless explicitly stated otherwise in writing by Metro Plumb North East.
- Should any individual clause of this agreement be held unenforceable by a court of law, the remaining provisions shall continue in full force and effect.

6. Access to Site & Non-Interference

The customer agrees to provide unrestricted access to the site from the commencement of works until final completion and payment in full. The customer shall not impede, delay, deny, or interfere with site access or ongoing operations for any reason once works have commenced.

Metro Plumb North East and its associated suppliers and support agencies reserve the right to:

- Keep plant equipment, tools, any other equipment as deemed necessary, and welfare units on site continuously
- Conduct works through the day and night using split-shift crews or 24-hour rolling teams as required

7. Site Safety, Welfare & Operations Control

Metro Plumb North East and its associated suppliers, subcontractors, and support agencies shall retain full and exclusive control over all site safety, welfare, and operational logistics from mobilisation through to demobilisation.

The customer agrees and acknowledges that Metro Plumb North East may, at its sole discretion and without further notice, deploy any of the following on or adjacent to the site (this list is illustrative and non-exhaustive):

- Welfare units and staff rest areas
- Temporary or permanent site cabins
- Perimeter barriers, safety fencing, and crowd control infrastructure
- Ground protection, trench boards, or bridging plates
- Satellite communications, GPS, or tracking systems
- Traffic management systems, signage, or diversions
- Portable toilets or hygiene stations
- Security systems, alarms, or manned guards

Customer Obligations:

- The customer shall not interfere with, modify, disable, reposition, or obstruct any site equipment, welfare units, barriers, or safety infrastructure.
- The customer must ensure that their agents, subcontractors, occupants, tenants, or visitors do not enter controlled or restricted areas under any circumstances.
- Any request to access the work site must be submitted in writing and may be refused where operational or safety requirements dictate.

Legal Position on Interference:

Any unauthorised interference with site safety infrastructure, welfare units, or operational control measures shall be considered a material breach of contract. In such instances, Metro Plumb North East reserves the right to:

- Immediately withdraw all personnel from site
- Suspend works without liability under the Works Freeze Clause
- Charge for remobilisation, additional safety reinstatement, or extended hire of welfare facilities
- Refer the matter to regulatory bodies including the HSE (Health and Safety Executive) where safety has been compromised

Metro Plumb North East accepts no liability for injury, delay, or financial loss resulting from the customer's failure to maintain a secure and undisturbed operational environment once safety controls are in place.

8. Abuse, Harassment, and Safeguarding

Metro Plumb North East (MPNE) operates a strict zero-tolerance policy toward any form of abuse, harassment, intimidation, or discrimination directed at its staff, subcontractors, or representatives. This includes, but is not limited to:

- physical aggression,
- verbal threats,
- racist,
- sexist, or derogatory remarks,
- and any form of sexually inappropriate conduct or gestures.

Any such behaviour shall result in immediate suspension or withdrawal of services without liability to MPNE. The Customer shall remain fully liable for all incurred and committed costs. MPNE further reserves the right to permanently decline future instructions and refer the matter to law enforcement or pursue civil remedies as appropriate.

Under the Worker Protection (Amendment of Equality Act 2010) Act 2023 and MPNE's safeguarding duty of care, all employees have the right to work in a safe and abuse-free environment. MPNE may install or deploy monitoring equipment, suspend attendance, or take legal action where any risk to staff welfare is identified. MPNE staff are trained to identify and report safeguarding concerns. Where there are reasonable grounds to suspect the risk of harm to a child or vulnerable adult, MPNE shall report concerns to the relevant safeguarding authority. MPNE's Designated Safeguarding Officer is Chelsea Jackson, Head of Legal & Compliance.

The Customer shall ensure that a responsible adult (aged 18 or over) is present during all site attendances. MPNE reserves the right to refuse entry or withdraw services without liability or refund where unsupervised minors are present.

Engineers will not be required to work in environments deemed unsafe, unsanitary, or otherwise inappropriate, including but not limited to: excessive excrement or faeces, infestation, or any other significant health hazard. Where such conditions are encountered, MPNE may terminate the visit immediately, and the Customer shall remain liable for all attendance and related costs.

Any retaliation, threat, or negative action directed at any staff member for raising safeguarding or safety concerns in good faith will result in immediate withdrawal of services, permanent blacklisting, and potential legal action.

9. Damage Waiver, Surface Disruption & Trace-and-Access Conditions

The customer acknowledges that due to the nature of emergency and underground mains water works, it is often necessary to break ground, disturb surfaces, or access structures that were not originally designed for such activity. Accordingly:

- Damage or disruption may occur to both visible (above-ground) and hidden (below-ground) features, including but not limited to: driveways, footpaths, paving, tiling, landscaping, fencing, internal floors, plasterwork, or structural components.

Metro Plumb North East will take all reasonable steps to avoid unnecessary disruption but shall not be liable for:

- Cosmetic or aesthetic damage;
- Damage to pre-existing fragile, unsafe, or deteriorated structures;
- Damage resulting from customer failure to disclose or warn about known hazards (e.g., underfloor heating, shallow services, concealed features).

It is the sole responsibility of the customer to disclose in writing any known or suspected features, services, or risks that may influence excavation or operational procedures. Metro Plumb North East is under no duty to make enquiries or obtain information about such features unless specifically alerted by the customer. Reinstatement will be limited to creating a safe, level, and weatherproof surface. No matching of colour, material, pattern, or finish is guaranteed.

This clause shall operate as a full and binding trace-and-access waiver. The customer:

- Waives the right to claim any compensation for non-functional or cosmetic reinstatement;
- Accepts that full restoration is solely their responsibility, unless otherwise agreed in writing;
- Understands that Metro Plumb North East's duty is limited to making the area safe and compliant, not to restoring aesthetic appearance.

Where reinstatement beyond this minimum standard is requested, Metro Plumb North East may offer a separate quote, but is under no obligation to do so. Such work, if undertaken, shall be considered a new contract.

10. Trading Standards Guidance for Trace & Access and Emergency Works

Metro Plumb North East and its associated suppliers and support agencies operate in full alignment with Trading Standards legislation, Consumer Protection Regulations, and recognised industry guidance concerning emergency works, trace and access, and related statutory obligations.

The customer acknowledges and agrees that:

- There is no obligation to provide a quotation in advance in emergency or time-sensitive circumstances where delay may risk damage to property, injury, or regulatory breach.
- Where urgent trace-and-access works are required, the priority is functional resolution and safety, not cosmetic or aesthetic preservation.
- Surface restoration is exempt from full reinstatement duties under Trading Standards guidance and the Water Industry Redress Scheme where works were necessary to access, trace, or expose faults.
- Works may proceed under emergency duty of care, regulatory requirement, or risk mitigation principles without prior notice or customer approval where delay would compromise legal, health, or infrastructure obligations.

This section is intended to provide a regulatory shield against unfair complaints, withheld payments, or misrepresentation claims arising from:

- Work completed without prior price agreement (in emergency context)
- Lack of cosmetic restoration following necessary trace and access
- Disagreement about method, scope, or approach taken under urgency

These protections are reinforced by guidance from:

- Trading Standards and the Chartered Trading Standards Institute (CTSI)
- Water Regulations Advisory Scheme (WRAS)
- Ofwat Consumer Rights Standards
- Consumer Protection from Unfair Trading Regulations 2008
- The Consumer Contracts Regulations 2013 (for distance/on-premises sales)

Any customer dispute or complaint will be assessed in light of this operating framework and the above standards.

Genuine complaints are welcomed and will not impact the client's legal rights or fair treatment.

11. Commercial and Domestic Applicability

This Agreement applies equally to both domestic (consumer) and commercial clients. Legal rights, obligations, and remedies will differ depending on the classification of the customer under UK law. Metro Plumb North East reserves the right to apply differing commercial terms, protections, and enforcement procedures accordingly.

Consumer Clients

For clients classified as consumers under the Consumer Rights Act 2015 and related legislation:

- The client must be acting wholly or mainly outside their trade, business, craft, or profession.
- Additional rights and remedies may apply under the Consumer Contracts Regulations 2013, including rights to receive clear pre-contractual information.

These Terms are drafted to remain compliant with the requirements of the Consumer Rights Act 2015 and relevant Trading Standards guidance.

Commercial Clients

For commercial clients, including landlords, letting agents, developers, or clients using services for business or property investment purposes:

- Commercial contract law will govern the agreement, including the Late Payment of Commercial Debts (Interest) Act 1998.
- Metro Plumb North East may apply CIS deductions and is entitled to enforce contract terms strictly and without the enhanced consumer rights.
- CDM regulations may apply where applicable.

Dual Use or Ambiguous Clients

Where the client's status is ambiguous or the property appears to serve a dual use (e.g. landlord-occupied homes or undeclared rentals), the client bears the responsibility to disclose any commercial use.

If the client fails to disclose relevant information and later claims consumer status, Metro Plumb North East reserves the right to enforce the terms as a commercial contract, including recovery of any cost differences or procedural damages.

Legal Frameworks Referenced

This section operates with reference to the following:

- Consumer Rights Act 2015
- Consumer Contracts Regulations 2013
- Late Payment of Commercial Debts (Interest) Act 1998
- Construction Industry Scheme (CIS)
- Construction (Design and Management) Regulations 2015
- English Contract Law

Client Classification Evidence

To determine client status (consumer or commercial), Metro Plumb North East will rely on multiple indicators, including but not limited to:

- A signed or acknowledged declaration from the customer regarding the intended use of services
- The property's listing, registration, or Land Registry ownership data
- Billing details, invoice name, VAT status, and method of payment
- Email addresses or communications indicating business use, property management, or commercial context
- Publicly available data (e.g. listings on letting portals, company house links, or site usage details).

Where ambiguity arises, Metro Plumb North East may request additional clarification or evidence, and the customer must respond truthfully. If the customer fails to disclose commercial usage and attempts to claim domestic protections falsely, Metro Plumb North East reserves the right to retroactively apply commercial terms and pursue any resulting cost differences or remedies.

The following clause applies:

"The customer acknowledges that Metro Plumb North East has relied on the customer's declared use of the property and instruction when determining their legal status. Where false, incomplete, or misleading information is provided, Metro Plumb North East reserves the right to reclassify the contract as commercial and pursue remedies accordingly."

This clause ensures that legal obligations are assessed accurately and upheld in accordance with the client's true status, not their claimed intention.

12. Utility Provider Fees and Third-Party Charges

Where Metro Plumb North East (MPNE) is required to liaise with, seek approvals from, or submit applications to any statutory body, utility company, or regional water undertaker (including but not limited to Northumbrian Water, Yorkshire Water, Severn Trent, Thames Water, or any Local Authority), the customer agrees to accept full legal and financial responsibility for any and all charges or costs incurred as part of this process.

These costs may include (but are not limited to):

- Application or connection fees
- Survey or inspection charges
- Temporary metering or standpipe hire
- Traffic management permits and planning applications
- Section 50, Section 106, or equivalent statutory notices
- Environmental fees or drainage consent applications
- Processing, admin, or re-submission costs imposed by third parties
- Emergency works notifications or late penalty charges

This list is illustrative and expressly non-exhaustive.

Full Liability and Non-Negotiable Payment Terms

MPNE is not the originator of these fees and acts as a third-party facilitator only. It accepts no liability or delay penalty arising from statutory requirements, utility response times, or agency-imposed conditions. Where MPNE makes any upfront payments on the customer's behalf, such sums will be recharged in full via a separate invoice, supported by formal documentation where available.

Payment is due within 7 calendar days of invoice date, and late payment will trigger immediate interest at the statutory rate plus debt recovery costs, pursuant to the Late Payment of Commercial Debts (Interest) Act 1998.

Ongoing works may be suspended without notice if any third-party charges remain unpaid beyond their due date.

Duty to Assist and Supply Documentation

The customer agrees to:

- Provide all necessary documentation, ownership proof, site access permissions, or consents to facilitate statutory engagement
- Promptly sign or authorise any declarations, permit requests, or legal notices as reasonably required by MPNE
- Respond to all written or verbal correspondence related to utility coordination within 24 hours

Failure to comply will result in MPNE issuing a pause notice and may lead to contract termination with all costs becoming immediately payable.

Dispute Conditions and Evidence Standard

Disputes regarding the validity or cost of third-party fees must be submitted in writing within 48 hours of invoice issue.

The customer agrees that valid evidence includes digital receipts, formal correspondence, statutory documents, or utility-issued references.

Lack of awareness or retrospective disagreement with an external authority's process will not relieve the customer of payment obligations.

The burden of proof lies with the customer to demonstrate a fee was not validly incurred.

13. Recording, Body Cameras, and Surveillance

Metro Plumb North East (MPNE), along with its authorised operatives, subcontractors, and associated support services, reserves the right to lawfully record and monitor all aspects of its service delivery for the purposes of legal compliance, safety, dispute resolution, evidence preservation, training, and fraud prevention.

Recording and surveillance may include (non-exhaustive):

- Body-worn video and audio equipment on operatives
- Mobile phone-based visual and/or audio recordings
- Still photographs or time-stamped images
- Fixed or temporary CCTV surveillance on or near the site
- Audio recordings of calls, customer interactions, or on-site discussions

Lawful Basis and Consent

The customer expressly consents to such recording as a precondition of receiving services. MPNE acts under lawful bases defined by the UK General Data Protection Regulation (UK GDPR), including:

- Legitimate Interest (Art. 6(1)(f)): to protect legal rights, health and safety, and commercial interests
- Contractual Necessity (Art. 6(1)(b)): to document fulfilment of agreed services
- Legal Obligation (Art. 6(1)(c)): where required by statutory or regulatory duties

The customer acknowledges that such recording is essential to MPNE's ability to deliver services safely and resolve post-works disputes.

If the customer objects to this practice, they must provide written objection in advance. MPNE reserves the absolute right to refuse, suspend, or withdraw services where such objection creates unacceptable legal, safety, or commercial risk.

Ownership, Storage, and Use of Recordings

All recordings remain the exclusive property of Metro Plumb North East and will be:

- Stored securely in compliance with UK GDPR and the Data Protection Act 2018
- Retained only as long as necessary to serve the original legal or operational purpose
- Disclosed only to necessary third parties (e.g., legal advisors, courts, insurers, police, regulators, or debt recovery agents)

Customers have no right to demand deletion, editing, or suppression of footage unless required by law. MPNE is under no obligation to release footage unless compelled by court order or statutory data access request, and may redact or withhold material where third-party data subjects are involved.

Use of Recordings in Evidence and Enforcement

All recordings may be used without notice in the following circumstances:

- To support or defend legal proceedings or complaints
- To pursue non-payment or contractual breaches
- To rebut false, malicious, or defamatory allegations
- As part of internal or external regulatory investigations
- In public interest cases involving criminal behaviour or safety breaches

Knowingly false misconduct allegations made to avoid payment or defame MPNE will trigger legal action for defamation, breach of contract, or malicious communication.

Interference and Tampering

Customers must not obstruct, interfere with, or tamper with any recording or surveillance equipment. Doing so constitutes a serious offence and may result in:

- Immediate suspension or termination of services
- Police referral under the Criminal Damage Act 1971 or relevant communications legislation
- Civil action for interference with evidence or obstruction of lawful business activity.

14. Misconduct Allegations and Complaints Procedure

Complaint Process

All customer complaints must be submitted in writing to:
chelsea.jackson@metroplumbnortheast.co.uk (Head of Legal & Compliance)

Internal Review & Timeframes

Metro Plumb North East will acknowledge all formal complaints within 2 working days and provide a formal written response within 14 days. Where further investigation is required, the customer will be notified, and a revised timescale will be issued.

No Withholding of Payment

Raising a complaint does not entitle the customer to withhold or delay payment. Payment terms remain binding, and all invoices must be paid in full and on time unless otherwise agreed in writing. Metro Plumb North East reserves the right to pursue overdue balances even while a complaint is under review. If no resolution is reached within 28 days, MPNE reserves the right to issue a final response and resume standard payment collection procedures.

Safeguarding

Any complaint raised in connection with safeguarding enforcement actions will be reviewed, but will not suspend MPNE's right to terminate, recover costs, or report to authorities.

Defamation & Misrepresentation Warning

Deliberate falsehoods or unfounded public allegations that damage the company's reputation—including through online reviews or social media—may be considered defamatory or a breach of contract and pursued accordingly.

Evidence Handling

The company reserves the right to rely on body-worn video, photographic records, and written notes to defend against claims. Where required, CCTV and third-party recordings may also be used as evidence.

Escalation Options

Where resolution cannot be reached, either party may request referral to a recognised mediation service or solicitor-led dispute resolution process before court action is taken.

Complaint Misuse Safeguard

Where Metro Plumb North East reasonably believes that a complaint is being made in bad faith—particularly where it appears to be intended to delay payment or avoid contractual obligations—the company reserves the right to:

- Pause direct communication pending internal or legal review
- Require written evidence substantiating the complaint
- Refer the matter to a neutral third-party mediator or legal advisor if necessary

This does not override or diminish the customer's right to make genuine complaints. All complaints will be reviewed fairly and in accordance with consumer and commercial law. However, Metro Plumb North East retains the right to protect itself from vexatious, abusive, or manipulative use of the complaints process. Genuine complaints are welcomed and will not impact the client's legal rights or fair treatment.

15. Environmental Noise Regulations

Metro Plumb North East and its authorised personnel will typically conduct works during the following standard operational hours, in accordance with local environmental guidelines and industry practice:

- Monday to Friday: 08:00–18:00
- Saturday: 08:00–13:00
- Sunday and Bank Holidays: Emergency works only

The customer acknowledges that these hours are indicative and not contractually limiting. Due to the nature of emergency plumbing and drainage works, it may be necessary to operate outside standard hours in the following circumstances (this list is illustrative and non-exhaustive):

- Emergency interventions to prevent loss of life, injury, or damage to property
- Regulatory obligations or statutory authority requirements
- Coordination with utility providers, local authorities, or police
- Situations where daytime works would cause greater disruption to the public or community

Metro Plumb North East reserves the right to apply for and lawfully operate under a Section 61 Consent under the Control of Pollution Act 1974, or equivalent regulatory permission, to carry out necessary works outside standard hours.

Where such consents or justifications exist, the customer:

- Acknowledges that no advance notice or approval from them is required
- Agrees to make no obstruction, refusal, or complaint arising from such legally permitted works
- Will indemnify Metro Plumb North East against any noise, disruption, or nuisance-related claim brought by third parties, tenants, or neighbours if works are conducted under lawful authority

Where practicable, Metro Plumb North East will give reasonable notice to the customer and/or nearby affected parties. However, absence of such notice shall not constitute a breach of this agreement if the works were legally justified, urgent, or time-critical.

The customer must take all reasonable steps to inform neighbouring occupiers or managing agents where Metro Plumb North East provides notice of non-standard working hours. Failure to do so will not impede the lawful continuation of works.

The customer waives any right to demand compensation or reduction in fees due to operations conducted outside of standard working hours, provided such works were necessary, lawful, and/or reasonably justified under this section.

16. Legal & Regulatory Framework Metro

Metro Plumb North East delivers all services in accordance with current UK law, regulatory requirements, and relevant industry codes of practice. The customer expressly agrees that the following legal frameworks are deemed to be incorporated into this agreement and may override client preferences, timings, or objections where necessary:

- Water Industry Act 1991
- Water Supply (Water Fittings) Regulations 1999
- Construction (Design and Management) Regulations 2015 (CDM)
- Control of Pollution Act 1974
- Health and Safety at Work etc. Act 1974
- Environmental Protection Act 1990
- Consumer Rights Act 2015 (as applicable)
- Late Payment of Commercial Debts (Interest) Act 1998
- Data Protection Act 2018 & UK GDPR
- English Common Law and Equity

This list is illustrative and non-exhaustive. Metro Plumb North East reserves the right to act in accordance with any additional statutory or local requirements relevant to the specific nature of works undertaken.

Regulatory Compliance Supersedes Client Preference

Where compliance with health, safety, environmental, or water industry regulations is necessary, it shall take absolute precedence over client preference, budget, access limitations, or aesthetic concerns. Refusal to permit such compliance is considered a material breach of contract.

Presumption of Compliance

All works, processes, safety controls, and documentation will be deemed legally compliant unless the customer can demonstrate, with supporting evidence from a competent statutory authority or certified subject-matter expert, that Metro Plumb North East materially breached its legal obligations.

No Regulatory Delays Attributable to MPNE

Metro Plumb North East accepts no liability for delays, cost increases, or access issues caused by:

- Utility provider requirements or inspections
- Permits, road closures, or third-party delays
- Local authority involvement
- Regulatory variation or enforcement
- Police or emergency services coordination

Such delays do not constitute breach of contract or grounds for withholding, deduction, or complaint.

No Legal Duty to Advise

Metro Plumb North East is not a law firm or legal advisory body. Any references to statutes or regulatory frameworks are provided for compliance only. No fiduciary duty, legal representation, or shared liability is owed or accepted. Customers remain solely responsible for seeking their own legal or technical advice where necessary.

Governing Law and Jurisdiction

This agreement shall be governed by and construed in accordance with the laws of England and Wales. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.



Contact Us

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