

PRIVATE  
CLIENT SIDE  
RB CONSULT

# Protecting Your *Investment*

What every private client should know before signing a JCT contract.



NOT FOR GENERAL CIRCULATION

*For most private clients, the moment a JCT contract is signed marks the point at which control begins to slip away.*

The single most important decision you make on any significant residential project is who actually represents you at the contract stage. Yet it is the decision most private clients make without specialist advice.

#### THE REALITY

## JCT Contracts in Luxury Residential Projects

The Joint Contracts Tribunal (JCT) suite remains the industry standard — yet it is written for a commercial world, not for a private individual investing millions in a family home.

The balance of the contract reflects decades of contractor influence. Clauses around design responsibility, practical completion and variations are deliberately broad — and in the hands of an experienced contractor, that breadth works against the client.

Common pitfalls include: design responsibility being pushed back onto the client, vague definitions of practical completion that extend the contractor's window, and inadequate protection around variations — allowing costs to accumulate without proper scrutiny or approval.

**8–15%**

Private clients who enter the contract stage without senior independent representation routinely lose between 8% and 15% of the original contract sum through variations, delays, and final-account disputes.

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WHAT MOST CLIENTS OVERLOOK

# Five Areas Where Representation Matters Most

## ◆ Programme & Liquidated Damages

Without a properly structured programme and enforceable liquidated damages clause, delays carry no meaningful consequence for the contractor. An experienced advisor ensures your timeline is contractually binding – and that the damages provisions are set at a level that genuinely incentivises performance.

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## ◆ Variations & Design Development

Vague scope definitions give contractors the opportunity to price variations at premium rates once works are underway. Robust change control – agreed before signing – prevents scope creep from becoming an open-ended cost liability.

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## ◆ Payment Terms & Retention

Standard JCT payment provisions often favour contractor cash flow over client protection. Retention mechanics, interim valuation processes and final payment timelines all require careful negotiation to ensure the client retains meaningful leverage throughout the project.

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## ◆ Buildability & Risk Transfer

Design risk and buildability risk are often inadvertently accepted by the client through poorly drafted contract amendments. Independent review before signing identifies and reallocates this risk to the party best placed to manage it.

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## ◆ Dispute Resolution & Final Account

The final account process is where unrepresented clients consistently lose ground. Without an experienced advisor managing the close-out process, contractors submit inflated claims knowing there is limited capacity to challenge them effectively.

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# Solely in Your Interest. From the First Conversation.

True private client representation is not a project management service. It is a fundamentally different relationship — one in which your advisor has no commercial relationship with the contractor, no incentive to minimise problems, and no interest other than yours.

## What RB Consult Provides

RB Consult acts solely on behalf of the client. We provide full accountability, strategic pre-construction input, contract negotiation at director level, and absolute discretion throughout.

Pre-construction strategy & procurement

Contract review & negotiation

Cost consultancy & budget protection

Programme management & oversight

Variation & change control

Final account negotiation

Absolute discretion throughout

Director-level representation

REQUEST A PRIVATE CONSULTATION

## A confidential conversation costs nothing.

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