



Insurance Backed Guarantee – *for your peace of mind*

Whatever happens, you're protected.

This company is a member of Home Improvements Guarantee and as such is authorised to offer you an Insurance Backed Guarantee. We understand that you need reassurance that any company you hire isn't going to let you down. That's why we fully vet every member before approving them.

This means your deposit & guarantee are always safe.

The Benefits to you....

- Your Home Improvement Project - is Guaranteed (for up to 10 years)
- Deposit – Safeguarded (from the start)
- Company ceases trading – Project still completed (so you're not left out of pocket)

Don't worry, it's all covered

Guarantees – Guaranteed!

This Insurance Backed Guarantee, authorised by the Financial Conducts Authority (FCA) – matches the level of protection offered by your original contractors guarantee.

Deposits protected.

Covering deposits up to 25% of the value of the contracted work.

Work in progress, completed.

Ensuring projects are completed by an accredited company if your contracted one ceases trading.

Protected-from the start

- Cover is free. And it starts as soon as you receive your policy certificate.
- Your policy is automatically lodged with the Insurer
- Your Insurance Backed Guarantee is valid for up to 10 years
- Your guarantee never needs renewing. You can even transfer it if you sell your home.



Important Information for the Home Owner

When you are about to have Home Improvement works carried out it always makes sense to have an insurance policy in place – just as a safety precaution against any unforeseen circumstances. A sensible practice would be to only use a contractor that will provide you with such a guarantee and can supply you the paperwork to prove you are on cover.

With a Home Improvements Guarantee member this guarantee can be provided by our members on all works carried out by them.

Unlike other organisations where it is your responsibility to apply for the guarantee by filling in paperwork - sending it to the insurer and then waiting for confirmation to come back from the insurer to say you are now on cover - when our member signs an agreement with you for the work you require, they will notify us and we will place you on cover immediately - and a copy of the guarantee will be sent to you by email so you have the security of having the paperwork on file.

For your added protection we also provide deposit protection for home improvement project to protect the deposit paid to the contractor prior to them starting the project - for up to 25% of the contract value.

The Insurance Backed Guarantee also protects you that in the unlikely event that our contractor or company ceases to trade, for whatever reason. If this should happen you can rest assured that you will still be covered by the Insurance Backed Guarantee, for a period of up to 10 years.

After the work has been completed the Home improvements Guarantee Customer Service team will give you a quick call just to make sure you are happy with the completed work and to ask you for your feedback regarding our member to update our records.

We will then send you your Insurance Backed Guarantee by post for you to keep in your files with all the other documentation regarding your project.