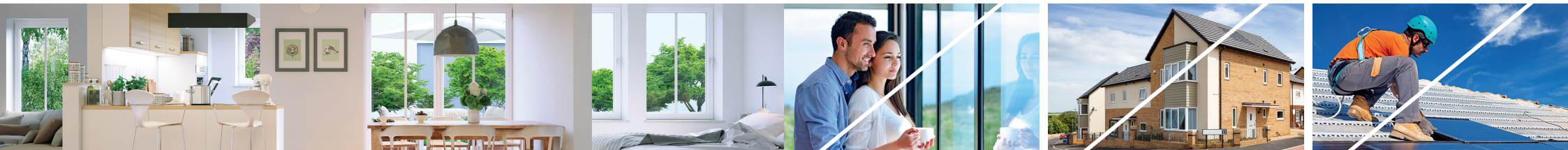


# YOUR PROTECTION... WITH THE FEDERATION



Application is made to the insurer to cover the customer under the terms of its policy (brief details of which are given in this guide) subject to acceptance of the terms and conditions of the policy.

Authorised and regulated by the Financial Conduct Authority.

Federation House, 85-87 Wellington Street, Luton, Bedfordshire LU1 5AF  
t: 01582 456 147 | f: 01582 412 215 | e: [ins@pwfed.co.uk](mailto:ins@pwfed.co.uk) | w: [www.pwfed.co.uk](http://www.pwfed.co.uk)

## THE NEED FOR THE FEDERATION

For many years the general public were not protected to a satisfactory degree. Companies have offered a guarantee but some have not been able to fulfil their obligations throughout its entire duration due to liquidation or ceasing to trade.

## YOUR INSURANCE POLICY

This product meets the needs and demands of homeowners who have had improvement works carried out on an existing property and require insurance protection to provide financial recompense in the event that the original contractor has ceased to trade and is unable to honour the terms of their written guarantee.

## KEY AIMS AND OBJECTIVES

To protect the general public as an independent body when purchasing home improvement products from its members, should they cease trading.

To ensure, to the best of the Federation's ability, that its members follow the membership rules laid down by the Federation.

To provide advice and information to consumers as to recommended systems and installation methods.

To offer an independent survey in cases where a dispute has occurred between the customer and the member company.

To ensure that protection within the terms of the policy of insurance is given to the customer in the event of a member company not being able to honour its own guarantee due to ceasing to trade.

## MAKING A COMPLAINT

In the event that you need to raise an issue with a Federation member, we will be only too happy to help. Simply provide us with the name of the company in question, full details of the problem, the date the order was placed, the date the work was carried out, your daytime & evening telephone numbers and your postal address.

We will also need to know what steps you have already taken in an attempt to obtain satisfaction from the company and what, if anything, has been done in order to try and resolve the problem.

The Federation will act as arbitrator/mediator with the installing member company to assist in bringing the complaint to a mutually satisfactory conclusion.

## INSURANCE

The criteria for additional insurance is that the installation has been completed by a member company and that the products installed are constructed from PVC-u, Aluminium, Hardwood or Composite materials as well as Solar Panels and Photovoltaic Electrical Generation Systems.

Once an installation is completed, the member company will apply online for insurance cover. The Federation will subsequently make an application to the insurance company for acceptance.

Following this, online confirmation of acceptance will be sent to the member company who will then download the certificate of insurance and policy terms & conditions, and forward these to you, the customer. Should the certificate not be received within 14 days of completion of works, notification should be sent in writing to our address shown overleaf.

Once you have received your insurance certificate, please keep it safe, along with your contract, as these documents will be required in the event of a claim being made.

The insurance protection is provided as a 10 year policy. Cover is also available for commercial premises.

