

IMPROVE YOUR HOME

with complete
confidence



How to
apply for your
**DEPOSIT INDEMNITY
& GUARANTEE INSURANCE**





WHO IS THE CONSUMER PROTECTION ASSOCIATION?

PEACE OF MIND DELIVERED TO YOU. WHEN LOOKING FOR A SAFE, RELIABLE CONTRACTOR DON'T TAKE UNNECESSARY RISKS, THINK OF THE CPA.

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Established since 1993 to assist in the elimination of unscrupulous traders from the home improvement market. To protect the consumer by regulating and raising standards of operation.



02

We are not tied to any particular trade and therefore our protection schemes apply to a wide range of products.

We only deal with proven and accredited contractors. We fully vet them for professional competence and integrity which continues throughout their membership.

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We are regulated by the Financial Conduct Authority (FCA) and offer a range of services to protect the consumer when purchasing home improvements, delivering complete peace of mind.

04

IMPORTANT: You should read the information within this leaflet and the insurance application forms carefully as they deal with all necessary disclosure that is required by the Financial Conduct Authority.

For more information visit www.thecpa.co.uk | 03



WE PROVIDE
PROTECTION
FOR THE
FOLLOWING
PRODUCTS:

- ◆ Double glazing
- ◆ Conservatories
- ◆ Renewable energy
- ◆ Kitchens
- ◆ Fitted furniture
- ◆ Other home improvement products

For confirmation
that we can cover
your intended
work call us on
01462 850062.

WHO IS A CPA MEMBER?

WHERE ONLY THE BEST WILL DO THE CONSUMER PROTECTION ASSOCIATION PORTFOLIO SPEAKS FOR ITSELF

Membership is ONLY offered to those companies we feel can offer the consumer a professional, reliable, ethical service and can prove they have the ability to produce the highest quality of work.

A CPA member is a company that has met our strict criteria, which ensures that they are thoroughly professional in their chosen industry.

Members can offer Deposit Indemnity and Insurance Backed Guarantees on their work to fully protect you for up to 10 years.



For more information visit www.thecpa.co.uk | 05

WATCH WHAT WE DO

TAKE A LOOK AT THE
INFORMATION VIDEO
ON OUR WEBSITE:
www.thecpa.co.uk



PUTTING THE PRO BACK INTO HOME IMPROVEMENT

CHECKING A MEMBER'S TRACK RECORD



The CPA is one of the only organisations to continually monitor members on the levels of their service, products and work carried out.



Consumers are invited to complete a survey questionnaire, regarding their purchasing experience with our members, after the work has been completed on their homes.



A report is produced quarterly by the CPA in order to assist the member in maintaining and, where possible, improving standards of service. This report is also available on request to customers of our members in order to give you peace of mind that you are dealing with a reputable company.





CPA DEPOSIT PROTECTION

BE PROTECTED FROM THE WORD “GO”

Many trades require a deposit before starting a job. Making sure your deposit is insured is essential, if it is not and the company fails you will lose your money.

The CPA Deposit Protection scheme is insurance for the deposit you pay to secure the work to be carried out on your home. This insurance covers a deposit of up to 25% of the agreed price with the company or £7,500 whichever is the lesser.

The policy covers you for a period of up to 90 days from the date you pay your deposit. If you have paid a deposit to a

company who then ceases to trade due to liquidation, receivership, administration or winding up of the business due to bankruptcy, state retirement or death of the principal(s), your deposit is either refunded to you in full, or the work is completed by another company.

IMPORTANT:

YOU MUST REGISTER YOUR DEPOSIT OTHERWISE YOU WILL NOT BE COVERED. WHEN PAYING YOUR DEPOSIT YOU MUST ASK THE CPA MEMBER FOR A DEPOSIT REGISTRATION FORM OR APPLY FOR COVER ONLINE WITHIN 7 DAYS OF PAYING YOUR DEPOSIT.

CPA will not provide you with a personal recommendation as to whether Deposit Protection Insurance is suitable for your needs. If you are not sure what Deposit Protection Insurance is please do not hesitate to contact one of our advisors on 01462 850064.

IMPORTANT:

**YOU MUST APPLY FOR
YOUR INSURANCE BACKED
GUARANTEE OTHERWISE YOU
WILL NOT BE COVERED.**

**ASK THE CPA MEMBER FOR AN
APPLICATION FORM OR APPLY
ONLINE WITHIN 28 DAYS OF
YOUR CONTRACTS COMPLETION.**



INSURANCE

CPA INSURANCE BACKED GUARANTEE

PROTECTING YOUR GUARANTEE FOR UP TO 10 YEARS

The guarantee given by the CPA member company is valid the whole time they are trading and so any defects that may arise should be corrected by them.

However, a company's guarantee is worthless if they go out of business.

Therefore, when having home improvement works carried out on your

property, it is essential to make sure an Insurance Backed Guarantee is in place.

An Insurance Backed Guarantee (IBG) is valuable protection in the unlikely event of the Consumer Protection Association member ceasing to trade.

If the company no longer exists, due to liquidation, receivership, administration

or winding up of the business due to bankruptcy, state retirement or death of the principal(s), then faults appearing after they cease to trade will be covered by the IBG. Depending on the work undertaken the IBG is available for a period up to 10 years.

CPA will not provide you with a personal recommendation as to whether an Insurance Backed Guarantee is suitable for your needs. If you are not sure on what an Insurance Backed Guarantee is, please do not hesitate to contact one of our advisors on 01462 850064.

REGISTER ONLINE TODAY – IT'S QUICK AND EASY...



IMPORTANT:

YOU'RE NOT INSURED UNLESS YOU REGISTER WITHIN 7 DAYS OF PAYING AND BEFORE ANY WORK STARTS

CONGRATULATIONS ON PURCHASING YOUR HOME IMPROVEMENTS FROM A CPA APPROVED CRAFTSMAN.

- 01** To register your Deposit go to www.insure.thecpa.co.uk
- 02** Enter the installer's membership number: and your email address.
- 03** You will receive a validation email and can now complete your deposit registration.
- 04** You will receive a second email confirming that cover is in place (without this confirmation you are not insured) and details for registering your **Insurance Backed Guarantee** when all works are completed.

ON COMPLETION OF YOUR HOME IMPROVEMENTS, YOU MUST APPLY FOR YOUR INSURANCE BACKED GUARANTEE.

- 01** Follow the link contained in your deposit confirmation email.
- 02** Complete the **Insurance Backed Guarantee** application.
- 03** You will receive by email a copy of your insurance policy confirming cover is in place (without this confirmation you are not insured).

If you would prefer to have a copy of the Policy of Insurance posted to you please contact us on **01462 850064**

We hope you found this process quick and easy to use, but in the event of any difficulties please contact us on **01462 850064** during office hours



IMPORTANT:

**YOU'RE NOT INSURED
UNLESS YOU APPLY FOR YOUR
GUARANTEE INSURANCE
WITHIN 28 DAYS OF THE WORKS
COMPLETION**

IMPORTANT INFORMATION

ABOUT OUR INSURANCE SERVICES WHEN PROVIDING YOU WITH DEPOSIT PROTECTION INSURANCE AND AN INSURANCE BACKED GUARANTEE

WHO ARE WE?

CPA Consumer Guard Ltd are an insurance intermediary who arranges contracts of insurance between insurers and policyholders. We may be contacted by writing to:

CPA Consumer Guard Ltd
CPA House
11 North Bridge Street
Shefford
Beds
SG17 5DQ

or via e-mail to info@thecpa.co.uk or by telephoning **01462 850062** during office hours.

HOW ARE WE REGULATED?

We are regulated by the Financial Conduct Authority ("FCA"). The FCA is the independent watchdog who regulates the conduct of financial services firms in the UK. Our firm reference number is 306009. You can check this by visiting the Financial Services Register at <https://register.fca.org.uk> or by contacting the FCA by telephoning 0800 111 6768.

WHICH SERVICE WILL WE PROVIDE YOU WITH?

We provide insurance products on a "non-advised" basis. This means that you will not receive advice or a recommendation from us as to whether or not a product is suitable for your circumstances. We do collect information in order to help ensure that the product you are provided with meets your apparent demands and needs.

DO WE CHARGE A FEE FOR THIS SERVICE?

We do not charge you a fee for this service.

WHICH INSURANCE PRODUCTS DO WE PROVIDE?

We provide Deposit Protection Insurance and Insurance Backed Guarantees, which are underwritten by a select number of specialist insurers.

WHAT IS DEPOSIT PROTECTION INSURANCE?

Deposit Protection Insurance is designed to provide protection against the loss of the

policyholder's deposit payment, where the contractor has collected the deposit payment, but has ceased trading and is, as a consequence, unable to complete the proposed works.

WHAT IS AN INSURANCE BACKED GUARANTEE?

An Insurance Backed Guarantee is an insurance product which is designed to meet the demands and needs of those who have had improvement work completed on their property by a contractor and require insurance protection in the event that the contractor has ceased trading and is unable to honour the terms of their own written guarantee as a consequence.

Additionally, an Insurance Backed Guarantee also meets the demands and needs of those who have had improvement work completed by a contractor, who is a competent person (double glazing works only) and require insurance protection in the event that the contractor has ceased trading and is unable to rectify a breach of the building regulations as a consequence.

HOW DO WE HELP ENSURE THAT DEPOSIT PROTECTION INSURANCE MEETS YOUR NEEDS?

We will be provided with information about your deposit payment and the proposed works. This information includes the type of work to be undertaken, the value of the deposit collected and the contract value of the installation. This information is used to generate insurance which is suitable for meeting the needs of a person who is having such an installation carried out.

HOW DO WE HELP ENSURE THAT AN INSURANCE BACKED GUARANTEE MEETS YOUR NEEDS?

We will be provided with information about the installation which includes the type of work undertaken, the contract value of the installation and the completion date of the installation. This information is used to generate a Policy of Insurance which is suitable for meeting the needs of a person who has had such an installation carried out.

ON WHOSE BEHALF DO WE ACT?

CPA Consumer Guard Ltd acts on behalf of a select number of specialist insurers to arrange and administer Deposit Protection Insurance and Insurance Backed Guarantees.

HOW ARE WE REMUNERATED?

In respect of Deposit Protection Insurance and Insurance Backed Guarantees, CPA Consumer Guard Ltd receives a payment from the contractor who has agreed to carry out work at your property.

CPA Consumer Guard Ltd pays a premium to the specialist insurer. CPA Consumer Guard Ltd staff are remunerated on a salary only basis or a salary and bonus basis in respect of the sales of Deposit Protection Insurance and Insurance Backed Guarantees.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to register a complaint about our services, please contact us. We may be contacted by writing to:

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or via e-mail to info@thecpa.co.uk or by telephoning **01462 850062** during office hours.

Complaints about the performance of an insurance product (e.g. the outcome of a claim) should be made in accordance with the complaints procedures detailed within the Policy of Insurance document.

HOW DO WE PROTECT YOUR DATA?

CPA Consumer Guard Ltd respects your privacy rights and your rights as a data subject. We will manage and protect your data accordingly whilst it is in our hands, in accordance with all applicable data protection legislation. Please type the following URL into your internet browser, in order to view our privacy notice

www.thecpa.co.uk/wp-content/uploads/2018/06/CPAPrivacyGDPR0418v1.1.pdf



Consumer Protection Association
is an appointed representative of
CPA Consumer Guard Ltd who
are authorised and regulated by the
Financial Conduct Authority

Consumer Protection Association

CPA House, 11 North Bridge Street,
Shefford, Bedfordshire, SG17 5DQ

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WHERE ONLY THE BEST WILL DO THE CONSUMER PROTECTION ASSOCIATION PORTFOLIO SPEAKS FOR ITSELF

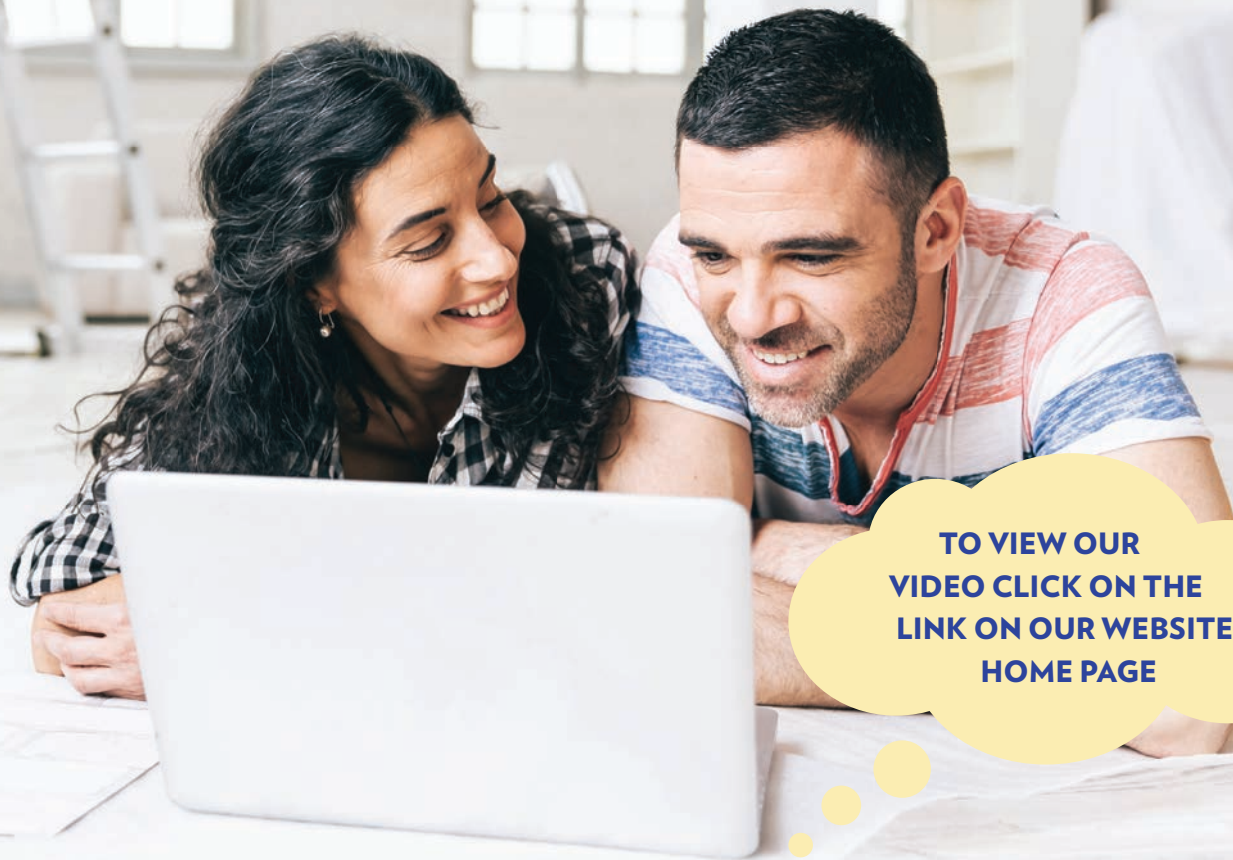
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A CPA member is a company that has met our strict criteria, which ensures that they are thoroughly professional in their chosen industry.

Members can offer Insurance Backed Guarantees on their work to fully protect you for up to 10 years.



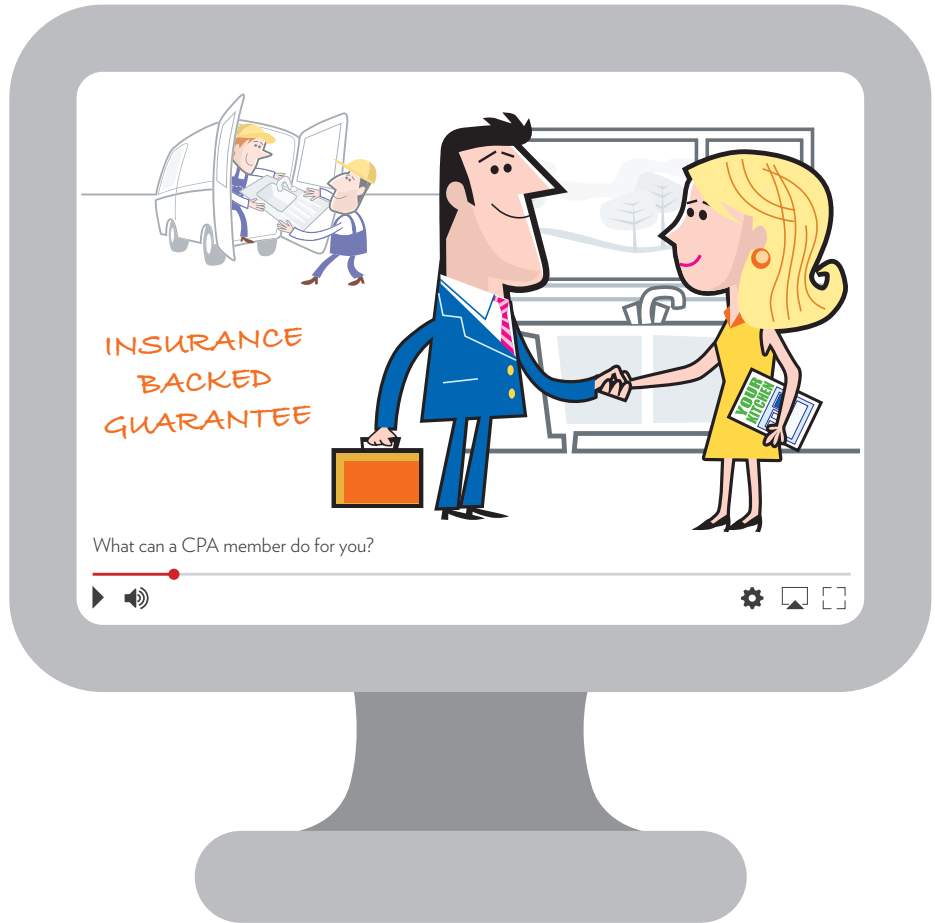
For more information visit www.thecpa.co.uk | 05



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**ACTIVATE YOUR
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