

Why not check before you buy?  
visit [www.iwa.biz](http://www.iwa.biz)

For friendly advice on your  
purchase and how this scheme  
will give peace of mind,  
contact our Consumer Helpline on:  
01604 521100 or e-mail: [enquiries@iwa.biz](mailto:enquiries@iwa.biz)



DEPOSIT & GUARANTEE PROTECTION

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// Deposit and Guarantee Insurance

peace of  
**mind**



**From IWA**



DEPOSIT & GUARANTEE PROTECTION

# your concerns answered



## What would you do if the supplier of your home improvement products went out of business having taken your deposit or leaving you with a worthless guarantee?

Good companies as well as bad ones go out of business for a variety of reasons. IWA administers a scheme underwritten by FCA authorised insurers. Work carried out by IWA approved companies can have the benefit of Deposit Protection and a Guarantee Insurance for up to 10 years. All policies are covered by the Financial Services Compensation Scheme (FSCS).

### Who are IWA?

Since 1985 IWA has been one of the leading organisations in the U.K. to administer Deposit Protection and Guarantee Insurance to consumers within the home improvement market.

### How does the Deposit Protection work?

At the time of paying a deposit you should be issued with a Deposit Protection certificate from IWA. This document will protect your deposit, prior to the commencement of the contract for up to 25% of the contract value, subject to the terms and conditions on the certificate. Without a policy your deposit is not protected. (No cover is provided where planning permission has not been granted. No cover is provided if you do not have a written contract for full works to be carried out by the member company.)

### How does the Guarantee Insurance work?

Once your contract has been completed to your satisfaction and you have paid the IWA approved company the balance in full, your IWA Guarantee Insurance will commence. You may register your satisfaction by completing the tear off slip on the policy and return it to IWA. Your contract will be insured for a period of up to ten years and is underwritten by FCA authorised Insurers, subject to the terms and conditions on the Certificate. Without a policy your guarantee is not insured.

The policy will not exceed the guarantee terms & conditions provided by the member company. The policy will not cover any service or maintenance agreement of any kind including the service of a system for the extension of guarantee by the member company whether undertaken before or after the member has cease to trade.

If you were not issued a policy by direct from IWA then you do not have cover. You may contact IWA to discuss this matter further but the provision of a policy is subject to terms and conditions.

For further information regarding the T&C's please contact IWA.

## WARNING

NO deposit should ever be paid to a company without having been given a contract for the full works to be completed, to which the deposit applies. It is important that you are issued with the relevant certificates to protect your deposit and your guarantee. In the event of an insurance claim refer to the Certificate for the procedure. **If you have not been issued with a policy you do not have insurance cover.**

