

The Deposit and Workmanship Warranty Insurance Scheme

Please read the important information in this leaflet

The business you're contracting with is a member of the Renewable Energy Consumer Code (RECC). RECC members are required to protect the money you pay them up front, and also to protect the workmanship warranty they will give you once the installation is complete. This is in case the business should cease to trade and be unable to honour its obligations. Of course this is very unlikely to happen, but unfortunately it does from time to time.

RECC has worked with an insurance provider, Warranty Services Ltd, trading as QANW, to set up a scheme called the **Deposit and Workmanship Warranty Insurance (DAWWI) Scheme**. The way it works is explained in this leaflet.

Please note that Code members are not obliged to use this scheme if they have their own equivalent arrangements in place so long as they can show they are complying with the Code.

RECC is not an insurance company and will not be responsible for your funds should a RECC member cease to trade.



How the scheme works

The RECC member you are contracting with takes part in the DAWWI Scheme. Once you've signed the contract they will register your name and address and the technology and total value of the contract with QANW. The Code member must first seek and obtain your consent to do so.

Once QANW receives your details they will send the policy documents directly to you. There will be two policy documents which will be in your name. The agreement will be between you and the Insurer, Guarantee Protection Insurance Ltd (GPI Ltd) who underwrites QANW products.

First, you will receive the deposit and advance payment insurance policy documents shortly after you have signed the contract and paid a deposit to the RECC member. Then, once the installation has been completed to your satisfaction, you will receive the workmanship warranty insurance policy documents. You should check that you have both the policy documents in your possession. If you do not you will not be covered.

Please note that RECC members are not obliged to take part in the DAWWI Scheme if they can show that they have other, equivalent arrangements in place so long as they can show they are complying with the Code. You should ask the RECC member what arrangements they have in place and who the provider is.

What the scheme covers

The deposit and advance payment element of the policy will be valid from the date you pay the deposit until the date agreed in the contract for the goods to be delivered to you for installation (so long as this period is 120 days or less).

If the RECC member later tells you it's unable to deliver the goods on the agreed date, through no fault of yours, and if the installation will take place more than 120 days from signing the contract, you should contact QANW and ask for a policy extension. (If the extension is for longer than 30 days you may be asked to pay a small additional premium which the RECC member should agree to refund you.) You should address any specific queries about the cover to QANW.

The workmanship warranty element of cover will be valid from the date your installation is completed. It will be valid for the same length of time as the workmanship warranty is valid for. This will be for a minimum of 2 years, but could be for longer, say 5 or 10 years, depending on the installation and the RECC member.

If the RECC member has alternative arrangements in place to protect the workmanship warranty, it may elect only to use the deposit and advance payment element of the DAWWI Scheme. You should address any specific queries you have about the cover to QANW.

What you need to do

Please note that you will only be covered by the DAWWI Scheme if the Code member registers your contract with QANW, and both policy documents are issued to you.

It is essential that you read your policy documents (the Policy of Insurance, Key Facts and Policy Summary) carefully. Be sure to keep them safely. Keep careful records of the deposit and advance payments you make. Keep your contract and the written workmanship or installer warranty safely.

Please note that if you've paid by credit card, GPI Ltd will expect your credit card business to refund you the money in the event the business ceases to trade before they've delivered the goods to you. If you find out that the RECC member you contracted with has ceased to trade you should follow the Claims Procedure outlined on your policy documents. You should contact QANW on the telephone number detailed at the end of this leaflet.

Where you have a valid claim

- In the case of deposit and advance payment insurance, GPI Ltd will find another RECC member business to provide you with equivalent goods up to the limits of the policy. In this case you will still have to pay the outstanding balance of the contract price once the installation is complete.
- In the case of the workmanship warranty insurance, GPI Ltd will seek another RECC member business to repair a defect in your installation at no additional cost to you.

Please note that QANW will only use your details to administer a policy or resolve any claim under a policy. QANW will only keep your details on their system for the length of time the policy is valid for. After that they will be destroyed. This information will at all times be treated in line with the Data Protection Act. Please refer to the Data Protection Statement within the policy documentation you receive.

Regulation

It's important for you to know that the RECC member you are contracting with is not selling you the insurance cover. The RECC member is not allowed to comment on it other than to inform you about it and pass you this leaflet. This is because the business is not regulated by the Financial Conduct Authority to sell or advise in respect of insurance.

QANW is authorised and regulated by the Financial Conduct Authority. GPI Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

It's also important for you to know that neither Renewable Energy Assurance Ltd nor the RECC member has received any commission or other inducement for setting up or participating in the DAWWI Scheme. TSI, which approves the Code, is supportive of the DAWWI Scheme which fulfils its goal to ensure that consumers' funds paid in advance and their workmanship guarantees are safeguarded.



More information

You can obtain full details of the DAWWI Scheme policies (both the deposit and advance payment and the workmanship warranty elements), the relevant terms and conditions, Frequently Asked Questions and other useful information by contacting QANW on 01292 268020 or by visiting the website at <http://real.qanw.co.uk>

Please note that your insurance policy will be with the insurer GPI Ltd. Renewable Energy Consumer Code is not an insurance company and will not be responsible for your funds should a member company cease to trade.

Please note that this is a general information leaflet only and you should always refer to your own Policy of Insurance, Key Facts and Policy Summary to confirm any insurance cover you have been provided with.

