The importance of an **Insurance-backed Guarantee** for your new home improvements.

When you invest in your property – whether it's new windows, doors or a home extension – you expect quality workmanship and the long-term peace of mind that the work is guaranteed.

However, many homeowners may not realise that **NOT all guarantees are protected** should something go wrong.

WindowWISE
Craftsmanship, Quality & Customer Care

Home Improvements since 1990

WISE CHOICES. BEAUTIFUL RESULTS

What is an insurance backed guarantee?

An insurance backed guarantee (IBG) indicates that your installation is supported by an independent insurance policy.

This means that, should the original installer cease trading and be unable to honour the terms of their written guarantee, you will still be able to make a claim under the terms of the original guarantee.

Without this vital protection, your guarantee is vulnerable to changing circumstances.

Read more about insurance backed guarantees from the Consumer Protection Association.

Why is an IBG important?

There can be many reasons why a company ceases trading – the economic climate, supply chain issues, staffing problems and personal circumstances can all be contributing factors.

Without an IBG, if a company ceases trading, the guarantee they provided you with becomes meaningless.

An IBG protects you in several ways:

Protection against business failure:

If an installer goes into liquidation or ceases trading, the IBG enables the homeowner to still claim under the terms of the original guarantee.

Long-term peace of mind:

IBGs honour the length of the guarantee – in the case of Window Wise, this is ten years.

Property value and future sale:

A transferable IBG provides reassurance to future buyers.

What does an insurance backed guarantee cover?

An IBG usually corresponds to the terms of your installer's original written guarantee. Often covering:

» Issues relating to installation
» Faults linked to the products supplied

However, it doesn't extend to aspects outside the installer's control such as general wear and tear, accidental damage, misuse or external factors such as flooding or structural movement.

It's also worth noting that an IBG doesn't replace any manufacturer warranties on the products themselves. Instead, it sits alongside them, adding an additional layer of protection.

How the process works

In the UK, FENSA-registered installers such as Window Wise must self-certify that replacement window and door installations comply with building regulations. FENSA notifies the local council on behalf of the installer, then the homeowner receives a FENSA certificate for their home improvements.

This process should then trigger the issuing of an insurance backed guarantee. This is a crucial aspect that homeowners should be aware of.

The Window Wise insurance backed guarantee

In addition to the comprehensive ten-year guarantee issued to you directly from Window Wise, you will also be sent an insurance backed guarantee relating to the home improvement work completed at your property. This will be instigated by our self-certification with FENSA.

Our insurance backed guarantee is underwritten by Hadron UK Insurance Co. Ltd. If you move home, the IBG is transferred to the new homeowner along with your FENSA certificate. It is very important to keep these documents safe.

An example of when things can go wrong

A case reported by The Guardian highlights how important it is to understand exactly what protection is in place for your home improvements.

A homeowner who had spent £6,000 on new windows experienced damp issues and repair costs after the installer went out of business.

Unfortunately, the installation hadn't been registered with FENSA or linked to an insurance provider, which meant there was no IBG to fall back on.

As a result, they were left with a costly and complex situation.

Peace of mind comes as standard with Window Wise

An insurance backed guarantee is a critical safeguard that will protect you for the long term.

Understanding the importance of IBGs before you plan your home improvements helps you choose the best installer for your work – and gives you much needed peace of mind.

Find out more about the quality, expertise and customer care we provide.

To find out more or book your design consultation, **please call us on 01444 457 145**

OFFICES & SHOWROOM 3a & 4 Commercial Square, Haywards Heath, West Sussex RH16 1DW
EMAIL admin@windowwise.co.uk **WEB** windowwise.co.uk **PHONE** 01444 457145