



Certificate Number:
QX/06

Deposit Protection

**Maximum contract value
upto £6,000**

Administered by:
Home Improvement Protection
Victory House, 400 Pavilion Drive, Northampton, NN4 7PA

Insurers:
Acasta European Insurance Company Limited is incorporated in Gibraltar registration number 96218 and is Licensed and Regulated by the Gibraltar Financial Services Commission (GFSC). Gibraltar is a British Overseas Territory and part of the European Economic Area and is authorised to sell insurance services into member states and in particular the United Kingdom. Acasta European Insurance Company Limited is a participator in the UK Financial Services Compensation Scheme and is registered with the Financial Conduct Authority.

Terms and Conditions of Cover:

The Deposit Protection is for 60 days only, from the date of payment of the deposit or completion of the contract whichever is the soonest.
In the event the supplier ceases to trade within the 60 day period (or longer if an extension has been requested and granted in writing by HIP) and before the completion of the works/contract and provided that a deposit of NO MORE than 25% of the total contract price has been paid, then HIP/Insurers will ENTIRELY AT THEIR DISCRETION either A) Get the works/contract completed for the balance outstanding, meaning that the customer will pay the balance of the contract less the deposit paid, OR B) Refund the deposit paid by the customer to the supplier of no more than 25% of the contract value. No liability will be accepted by Insurers for any works carried out without written authorisation from HIP. In the event of a claim under this Deposit Protection cover the certificate holder will provide proof of payment, a copy of this certificate and a copy of the contract.
On inception of this policy you the customer accept that no protection will be provided where planning permission has not been granted (if planning permission is required). No protection will be effective, if a written contract for the full works to be carried out has not been provided by the member company.

This is to certify that providing the deposit is paid (max £1,500 or 25% of contract value whichever is the lesser) and providing the terms and conditions set out below have been met, the deposit paid, is insured by this certificate up to a Maximum of £1,500.

THIS IS A SPECIMEN CERTIFICATE. FOR FURTHER INFORMATION CONTACT HIP ON 01604 521106 OR ENQUIRIES@HIP.INSURE

CUSTOMER'S NAME _____

INSTALLER'S NAME _____

DEPOSIT PAID £ _____ (MAX 25% or £1,500 whichever is the lesser)

DATE DEPOSIT PAID _____

CONTRACT VALUE £ _____ (MAX £6,000)

HIP MEMBERSHIP NUMBER _____

I, the customer named above, have read and understand and accept the terms and conditions of this certificate and agree to be bound by them and further understand that without my signature the Deposit Protection is not valid.

Customer Signature Date

Home Improvement Protection is an Appointed Representative of Independent Warranty who are authorised and regulated by the Financial Conduct Authority

keyfacts

Deposit Protection Insurance Policy Summary

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document. The summary does not form part of your contract of insurance.

About your policy

Security

This insurance policy is underwritten by Acasta European Insurance Company Limited (Acasta)

Insured Period

The insurance cover starts on the date you make the deposit payment for your installation and finishes on the date on which the contract commences (or 60 days from the date of payment of the deposit, whichever the earlier).

Coverage

The insurance does not widen or increase the cover given by your supplier's guarantee. The insurance does not cover any items or work that is not contained within the supplier's contract. If the guarantee does not cover a particular matter, then neither shall this insurance. EMERGENCY repairs and repairs for accidental damage are not part of the cover.

Deposit Protection Claims

Your installation will be completed by an alternative supplier and this supplier will be selected by HIP or a refund or your deposit will be given, as specified in the Deposit Value Protection Terms and Conditions.

Guarantee Insurance Claims

The insurers have the right to exclude from cover any remedial work carried out without the agreement of HIP. To ensure that you will be insured for the costs of any particular repair, you should always get their approval in writing before proceeding.

Cancellation

You have a statutory right to cancel this policy within 14 days from the date of concluding this contract.

Complaints

If you wish to make a complaint concerning this policy you should contact: HIP, Victory House, 400 Pavilion Drive, Northampton, NN4 7PA. 01604 521 106. In the event that you remain dissatisfied, you can refer the matter to the Underwriting Manager (Complaints). The contact details are: Acasta European Insurance Company Limited (Acasta), PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Finally, if the matter still remains unresolved once all of the above have been contacted, you can then approach: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. There are some instances where the Financial Ombudsman Service is unable to consider complaints. This procedure will not prejudice your right to take legal proceedings.

Compensation

The Insurer is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the Insurer is unable to meet their obligations under this insurance, an Insured Person may be entitled to compensation from the Compensation Scheme.

Further information about compensation scheme arrangements is available at www.fscs.org.uk and on 0207 741 4100 or 0800 678 1100.

For further information or advice telephone HIP on
01604 521106 9-5pm Mon-Fri.
Victory House, 400 Pavilion Drive,
Northampton, NN4 7PA

**Home Improvement Protection is Authorised and
Regulated by the Financial Conduct Authority**

CLAIM PROCEDURE

In the event of any claim under this Insured Guarantee the Insurers reserve the right to appoint an authorised HIP Member to carry out work and shall not be liable for any work carried out without written authorisation by HIP. This Insured Guarantee does not provide any Emergency Service for such works.

In order to make a claim under this Insured Guarantee, the Customer must provide the following:

- a) Proof the Supplier has ceased to trade if available, if not HIP will determine the trading position of the supplier.
- b) A copy of the Supplier's Contract & Guarantee (to establish that the faults are covered within the Supplier's original Guarantee)
- c) Proof of payment (Bank/Building society statement, paid invoice or credit card statement)
- d) A fully completed HIP Claim Form.

You may obtain a claim form either by telephoning, emailing or writing to HIP. 01604 521106, admin@hip.insure, Victory House, 400 Pavilion Drive, Northampton, NN4 7PA

Please send this Registration form to:
Home Improvement Protection
Victory House
400 Pavilion Drive
Northampton
NN4 7PA