

Why **you** should only buy from a member of the



The background of the page is a photograph of a building's exterior. It features a light-colored wall with several windows. The windows have dark frames and are set in a slightly recessed manner. The lighting is bright, suggesting a sunny day. The overall tone of the image is clean and professional.

Q: What is The Consumer Protection Association (CPA)?

A: The Consumer Protection Association is a Financial Services Authority (FSA) authorised organisation which offers a range of services to provide consumers valuable protection when purchasing home improvements.

We are not tied to any particular trade and therefore our Protection Schemes apply to a wide range of products and services.

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 Services Authority.



Q: What is a CPA Member?

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

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

Members who offer Deposit Indemnity and, or Insurance Backed Guarantees on their work include this insurance at no additional cost to you.



Q : What is a Deposit Indemnity?

A : Deposit Indemnity 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, which ever is the lesser.

The Deposit Indemnity covers you for up to ^{*}90 days from when the agreement is signed. An example of this is if you have paid a deposit to a company who then ceases to trade due to liquidation or bankruptcy, your deposit is either refunded to you in full, or the work is completed by another company at the balance agreed price.

CPA will not provide you with a personal recommendation as to whether Deposit Indemnity Insurance is suitable for your needs. If you are not sure exactly what a Deposit Indemnity is, please don't hesitate to contact one of our advisers on **01462 850064**.

* Subject to terms & conditions



Q: What is an Insurance Backed Guarantee?

A: An Insurance Backed Guarantee is valuable protection in the unlikely event of the CPA member ceasing to trade, due to liquidation or bankruptcy. The guarantee offered by the installing company is valid the whole time they are trading and so any defects should be corrected by them.


If, due to liquidation or bankruptcy, the company no longer exists, faults appearing after they cease to trade will be covered by the*Insurance Backed Guarantee. Depending on the nature of the work undertaken, the Insurance Backed Guarantee is available for a period of up to 10 years and is backed by an authorised Insurer.

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 don't hesitate to contact one of our advisers on **01462 850064.**

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Q : Why do I need the protection of the Consumer Protection Association?



A : Unfortunately things do go wrong from time to time and you need our protection in order to ensure that if our member ceases to trade, due to liquidation or bankruptcy, you do not lose your deposit or the benefit of any long term guarantee.

We have all heard the horror stories where consumers lose deposits or have been left with worthless guarantees. By selecting a CPA member you can eliminate the risk.




Q: How can I check the track record of a CPA member?

A: The CPA is one of the only organisations to continually monitor **EVERY** member on the levels of their service, products and work carried out.

Customers of every member are surveyed 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 quality and 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.



A: You can verify a company's membership in a number of ways. You can ask to see their membership licence and the representatives I.D. card, you can call us on **01462 850064** and give the company name or you can go to **www.thecpa.co.uk/verify** and type in the company name for instant membership verification.

Q: How do I know that the company I am using is a CPA Member?



Q: How do I know I am covered?

A: You **MUST** register your deposit and apply for your **Insurance Backed Guarantee** otherwise you will not be covered.

When paying your Deposit you must ask the CPA member for a Deposit Registration form. This must be returned to us by recorded delivery within 7 days.

Ask the CPA member for an Insurance Backed Guarantee Application form. You must apply for your Insurance Backed Guarantee within 28 days of the works being completed to your entire satisfaction and once you have paid the Consumer Protection Association Member. When we have processed your application you will be sent an Insurance Certificate. **Without this certificate you are NOT insured therefore if you do not receive it within 28 days contact us.**

keyfacts about our insurance services



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

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of providers.
- We only offer products from a limited number of insurers for deposit and indemnity guarantee insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer products from Guarantee Protection Insurance Limited for deposit and indemnity guarantee insurance.

3. Which service will we provide you with?

- We will advise you and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for deposit and indemnity guarantee insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee.
- No fee for deposit and indemnity guarantee insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

CPA Consumer Guard Limited, 11 North Bridge Street, Shefford, Bedfordshire, SG17 5DQ is authorised & regulated by the Financial Services Authority in respect of insurance mediation activities only. Our FSA register number is 306009.

Our permitted business is advising on and arranging insurances.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on **0845 606 1234**

6. What to do if you have a complaint.

If you wish to register a complaint, **please contact us**. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising & arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.



Consumer Protection Association
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Shefford
Bedfordshire
SG17 5DQ

01462 850062

www.thecpa.co.uk

email: info@thecpa.co.uk

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

Full terms & conditions of the schemes
referred to in this booklet are available upon request.