

// Deposit and Guarantee Insurance

peace of  
**mind**



**From IWA**



DEPOSIT & GUARANTEE PROTECTION

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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.

## Who are IWA?

Since 1989 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 your IWA approved supplier or Direct 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.

## 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.

If you were not issued a policy by the IWA approved company, you may contact IWA on 01604 604511 who will arrange via the IWA approved company or direct from IWA the provision of a policy, at which point a payment may apply.

## WARNING

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.

# For peace of mind



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 604511** or e-mail: [enquiries@iwa.biz](mailto:enquiries@iwa.biz)

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